STIC Database Tracking Number:

To: Ella Colbert
Location: Knox 4A21
Art Unit: 3696
Date: October 26, 2009
Case Serial Number:
09/ 781,310

From: Caryn Wesner-Early
Location: EIC3600
KNX 4B59
Phone: (571) 272-3543
caryn.wesner-
early@uspto.gov

Search Notes

Dear Examiner Colbert:

Please find attached the results of your Fast & Focused search for the above-referenced case. The search was conducted in files selected from the template.

Please remember that this is NOT a full-template search; if you need one, you will have to request it separately.

I have listed references of *potential* interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

Caryn S. Wesner-Early, MSLS
ASRC Technical Information Specialist
EIC3600, US Patent & Trademark Office

I. References of Potential Interest

0009196632 - Drawing available
WPI ACC NO: 1999-121166/199910
XRPX Acc No: N1999-088369
Process for analyzing and selecting loan portfolios - separating loan
portfolios into number of loan vintages and counting bad rate of loans and
comparing bad rates of different loan vintages
Patent Assignee: CHASE MANHATTAN BANK (CHAS-N)
Inventor: FREEMAN C J; XUE X
Patent Family (7 patents, 27 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
WO 1999003052	A1	19990121	WO 1998US13195	A	19980625	199910	B
AU 199881675	A	19990208	AU 199881675	A	19980625	199924	E
EP 996911	A1	20000503	EP 1998931577	A	19980625	200026	E
			WO 1998US13195	A	19980625		
US 6249775	B1	20010619	US 1997893389	A	19970711	200137	E
JP 2001509626	W	20010724	WO 1998US13195	A	19980625	200147	E
			JP 2000502468	A	19980625		
US 20010029477	A1	20011011	US 1997893389	A	19970711	200162	E
			US 2001862055	A	20010521		
US 7020631	B2	20060328	US 1997893389	A	19970711	200623	E
			US 2001862055	A	20010521		

Priority Applications (no., kind, date): US 1997893389 A 19970711; US
 2001862055 A 20010521

Patent Details
Number   Kind Lan Pg Dwg Filing Notes
WO 1999003052   A1 EN   77   10
National Designated States,Original: AU BR CA CN JP MX TR
Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE
   IT LU MC NL PT SE
AU 199881675   A   EN   Based on OPI patent WO 1999003052
EP 996911   A1 EN   PCT Application WO 1998US13195
                  Based on OPI patent   WO 1999003052
Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE
   IT LI LU MC NL PT SE
JP 2001509626   W   JA   59   PCT Application WO 1998US13195
                  Based on OPI patent   WO 1999003052

US 20010029477 A1 EN   Division of application US 1997893389

                    Division of patent US 6249775
US 7020631   B2 EN   Division of application US 1997893389
                    Division of patent US 6249775

Alerting Abstract ...An early warning component of the system predicts delinquency rates expected for a portfolio of loans during a forward looking time window. A matrix link component combines the loan vintage analysis with the early warning component and predicts the default rate of the loan portfolios at a selected future point in time. The results of the analysis are graphically...
Class Codes
International Classification (Main): G06F-017/60
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06F-0017/30...
...G06F-0019/00...
...G06Q-0040/00
  G06F-0017/30...
...G06F-0019/00...
...G06Q-0040/00
Original Abstracts:
...An early warning component of the system predicts delinquency rates expected for a portfolio of loans during a forward looking time window. A matrix link component of the invention combines the loan vintage analysis with the early warning component of the invention and predicts the default rate of the loan portfolios at a selected future point in time.The results of the analysis are graphically depicted and/or automatically...

...An early warning component of the system predicts delinquency rates expected for a portfolio of loans during a forward looking time window. A matrix link component of the invention combines the loan vintage analysis with the early warning component of the invention and predicts the default rate of the loan portfolios at a selected future point in time.The results of the analysis are graphically depicted and/or automatically fedback to provide "yes" or "no" decisions regarding investments in various loan portfolios....
Claims:
...within a first time interval;assigning a group date of origination to each of the loan groups;selecting an analysis time interval;selecting a plurality of analysis points in time within the analysis time interval;determining historical bad performance by identifying the loan units in each loan group that have experienced bad performance at each analysis point in time, a bad performance is determined if payments are in arrears at the particular analysis point in time;determining an age of each...

...within a first time interval; assigning a group date of origination to each of the loan groups; selecting an analysis time interval; selecting a plurality of analysis points in time within the analysis time interval; determining historical bad performance by identifying the loan units in each loan group that have experienced bad performance at each analysis point in time, a bad performance is determined if payments are in arrears at the particular analysis point in time; obtaining a credit score for each of the borrowers of the loan units; and determining a projected bad rate for each loan unit by combining the historical bad performance for each loan unit and the credit score of the borrower of the at least one loan unit.

22/3,K/1   (Item 1 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2009 ProQuest Info&Learning. All rts. reserv.

00363383 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Bankrupt bank loan recoveries
Carty, Lea V; Hamilton, David T; Moss, Adam
Journal of Lending & Credit Risk Management, v81, n10, p20-26, Jun 1999
DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract
Fulltext
WORD COUNT: 03560
TEXT:
...   distributions. Because of its limitations, this approach was used only to value new or amended debt instruments. A historical Moody's rating or an estimated rating (based on a Moody's analyst's opinion of the reorganized borrower's credit quality) on the new or amended security was used to derive the discount rate. The discount rate was the median yield for similarly rated debt instruments in the market at the time.
    In certain cases, some payments were valued based on appraisals by Moody's analysts and independent, qualified agents. While the subjectivity and limitations of this technique may have potential effects on the study, Moody's historical expertise in securities analysis and the bankruptcy process limits any distortions introduced and enables us to conduct a meaningful study of loan recoveries.
    Discount rate. The third component, the discount rate, is defined in relation to the terms of the original credit agreement. Hence, the discount rate applied to any loan workout is the contractual lending rate. In many cases, it was possible to determine this rate precisely. In others, estimates...

22/3,K/19   (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)

01598773   SUPPLIER NUMBER: 13758354   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Some potential applications of artificial neural systems in financial management.
Chang-tseh Hsieh
Journal of Systems Management, v44, n4, p12(4)
April, 1993
ISSN: 0022-4839   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2899   LINE COUNT: 00236
...   subtasks, the interrelations among these subtasks are enormously
complex. ANS can be used to create models of segments of
corporate financial environment. Such models may be static and
specific for a company at any given point in time. Alternatively, the
models may be dynamic with respect to changes in the financial
structure of the company over time. In either case, the models
should reflect the relations between the segmented models, other
financial and non-financial segments of the company, and the external environment.
...output could be the expected purchase or payment behaviors of the
customer given the input conditions. Training data would be generated
from analyzing historical behavior of customers.
    Such a system would be useful for such planning as bad-debt
expenses analysis, cyclical expansion and contraction of accounts
receivable, cash management, evaluations of capital investments,
asset and personnel risk management, and prediction of credit costs and availability...

II. Text Search Results from Dialog - Patents

A. Abstract Databases

? show files;ds;cost;logoff hold
File 347:JAPIO Dec 1976-2009/Jun(Updated 090923)
      (c) 2009 JPO & JAPIO
File 350:Derwent WPIX 1963-2009/UD= 200968
      (c) 2009 Thomson Reuters
File 371:French Patents 1961-2002/BOPI 200209
      (c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	100044	DEBT OR DEBTS OR OBLIGATIONS OR OBLIGATION OR LOAN OR LOANS OR DEBENTURE? ? OR DEBIT? ? OR INDEBTEDNESS OR LEND??? OR BORROW??? OR EXTEND???(3N)CREDIT OR MORTGAGE? ? OR COMMERCIAL()-PAPER OR CP OR TERMLOAN? ? OR HOUSEPAYMENT? ? OR HOMEPAYMENT? ? OR HOUSELOAN? ? OR HOMELOAN? ? OR MBS
S2	100044	DEBT OR DEBTS OR OBLIGATIONS OR OBLIGATION OR LOAN OR LOANS OR DEBENTURE? ? OR DEBIT? ? OR INDEBTEDNESS OR LEND??? OR BORROW??? OR EXTEND???(3N)CREDIT OR MORTGAGE? ? OR COMMERCIAL()-PAPER OR CP OR TERMLOAN? ? OR HOUSEPAYMENT? ? OR HOMEPAYMENT? ? OR HOUSELOAN? ? OR HOMELOAN? ? OR MBS
S3	12208	ANALYZ? OR ANALYS? OR SYNTHESI? OR APPRAIS??? OR ASSESS? OR INTERPRET? OR AUDIT??? OR MODEL OR MODELS OR MODELING OR MODELLING OR EVALUAT? OR (FOURIER OR INTEGRAL)()TRANSFORM?
S4	1111	VINTAGE OR MATURE OR OLD OR AGED OR AGING OR HISTORIC?? OR LONG()STANDING OR SEASONED
S5	26535	CALENDAR OR TIME OR TIMESPAN OR TIMESPANS OR SPAN OR SPANS OR TIMEPERIOD OR TIMEPERIODS OR INTERVAL OR INTERVALS OR TERM OR TIMING OR TIMELINE
S6	38633	EXOGENOUS OR EXTERNAL OR OUTSIDE OR AUTONOMOUS OR INDEPEND-ENT OR UNRELATED OR UNCONNECTED OR UNMAPPED OR UNAFFILIATED OR SEPARATE OR DISCRETE OR DISTINCT OR STANDALONE OR STAND()ALONE OR (UN OR NON OR "NOT")()(RELATED OR CONNECTED OR AFFILIAT-ED OR ASSOCIATED OR RECOGNI?ED OR DEFAULT)
S7	24003	EFFECTS OR FACTORS OR QUALITIES OR ELEMENTS OR CHARACTERIS-TICS OR FEATURES OR ATTRIBUTES OR PARTICULARS OR PROPERTIES OR VARIABLES OR ACTIONS OR INFLUENCES OR EVENTS OR CONDITIONS
S8	48	S3(3N)S4
S9	12	S2(10N)S8
S10	33	S5(5N)S6(5N)S7
S11	0	S9(S)S10
S12	4	S2(S)S3(S)S4(S)S5(S)S6(S)S7
S13	84	S2 AND S3 AND S4 AND S5 AND S6 AND S7

```
S14      10   S8(S)S13
S15       2   S10(S)S13
S16      58   S3(5N)S4
S17      17   S2(20N)S16
S18    7069   S5(S)S6
S19       2   S17 AND S18
S20       7   S2(S)S10
S21      35   S12 OR S14 OR S15 OR S17 OR S19 OR S20
S22      24   S21 AND IC=(G06F OR G06Q)
S23      24   IDPAT (sorted in duplicate/non-duplicate order)
S24      24   IDPAT (primary/non-duplicate records only)
```

 24/AN,AZ,TI/1   (Item 1 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0019270333
Responsible consumer debt consolidation behavior modeling medium for bank,
has set of instructions associating estimated future balance increases with
consolidation risk score, and initiating provision of consolidation risk score
Original Titles:
Modeling Responsible Consumer Debt Consolidation Behavior
Local Applications (No Type Date): US 2007966820 A 20071228
Priority Applications (no., kind, date): US 2007966820 A 20071228

 24/AN,AZ,TI/2   (Item 2 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0019036438
Determining system for determining individual's adjusted credit risk score
has risk model adjustment module adapted for execution by processor to
determine individual's adjusted credit risk score
Original Titles:
MACROECONOMIC-ADJUSTED CREDIT RISK SCORE SYSTEMS AND METHODS
MACROECONOMIC-ADJUSTED CREDIT RISK SCORE SYSTEMS AND METHODS
SYSTEMES ET PROCEDES DE SCORE DE RISQUE DE CREDIT AJUSTE A LA
MACROECONOMIE
Local Applications (No Type Date): WO 2008US10991 A 20080922; US
 2007937256 A 20071108
Priority Applications (no., kind, date): US 2007937256 A 20071108

 24/AN,AZ,TI/3   (Item 3 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0017293532
Machine-readable medium for predicting outcomes of home equity line of
credit loan, has instructions for updating initial account state vector by
propagating state vector forward using statistical transition model
Original Titles:

METHOD AND APPARATUS FOR PREDICTING OUTCOMES OF A HOME EQUITY LINE OF CREDIT
PROCEDE ET APPAREIL DE PREDICTION DE RESULTATS DE MARGE DE CREDIT SUR VALEUR DOMICILIAIRE
Local Applications (No Type Date): US 2006817845 P 20060630; US 2007772545 A 20070702; WO 2007US72682 A 20070702; WO 2007US72682 A 20070702
Priority Applications (no., kind, date): US 2006817845 P 20060630; US 2006817845 P 20060630; US 2007772545 A 20070702

24/AN,AZ,TI/4   (Item 4 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0016923214
Modeling method for assessing debtor behavior e.g. credit card account holder, involves storing values corresponding to probability of payment model in memory after determining probability of payment model by processing predetermined data
Original Titles:
Method and Apparatus for Assessing Debtor Payment Behavior
Local Applications (No Type Date): US 2006775299 P 20060221; US 2007677560 A 20070221
Priority Applications (no., kind, date): US 2006775299 P 20060221; US 2007677560 A 20070221

24/AN,AZ,TI/5   (Item 5 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0016703782
Potential borrower assisting method for obtaining bank guarantee, involves matching bank data to borrower data and informing bank and borrower whose data match with entries of corresponding bank and borrower data
Original Titles:
Electronic lending and borrowing system
Local Applications (No Type Date): US 2001929939 A 20010815; US 2006580138 A 20061012; US 2006580138 A 20061012
Priority Applications (no., kind, date): US 2001929939 A 20010815; US 2006580138 A 20061012

24/AN,AZ,TI/6   (Item 6 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0016699604
Network-based loss severity assessing system for commercial loans, has server to record key account, risk attributes for loans and actual default and loss information for each borrower, where recorded values are compared
Original Titles:
Verfahren und Systeme zur Verlustbewertung fur Handelsanleihen

Methods and systems for assessing loss severity for commercial loans
Procedes et systemes d'analyse de la gravite des pertes pour des emprunts commerciaux
Local Applications (No Type Date): EP 2006254624 A 20060905; US
  2005220011 A 20050906
Priority Applications (no., kind, date): US 2005220011 A 20050906

 24/AN,AZ,TI/7   (Item 7 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0016248945
Derivative exposure access method for trading and setting of new product
types, involves clearing house securities by creation of post trade
contracts, based on trade whose prices are related to trade quotation
Original Titles:
Trading and settling enhancements to electronic futures exchange
Trading and settling enhancements to the standard electronic futures
exchange market model leading to novel derivatives including on exchange
ISDA type credit derivatives and entirely new recovery products including
novel options on these
Trading and settling enhancements to the standard electronic futures
exchange market model leading to a novel pooled and potentially guaranteed
risk deposit market
Trading and settling enhancements to the standard electronic futures
exchange market model that allow bespoke notional sizes and better global
service of end users and make available a new class of negotiable security
including equivalents to products normally issued by special purpose vehicles
AMELIORATIONS APPORTEES AU COMMERCE ET AU REGLEMENT DE FUTURS ECHANGES
ELECTRONIQUES
Local Applications (No Type Date): WO 2006GB1223 A 20060403; US
  2005667878 P 20050401; US 2005172739 A 20050701; US 2005667878 P
  20050401; US 2005179382 A 20050712; US 2005667878 P 20050401; US
  2005179889 A 20050712; US 2005667878 P 20050401; US 2005179942 A
  20050712; CN 200680018512 A 20060403; WO 2006GB1223 A 20060403
Priority Applications (no., kind, date): US 2005667878 P 20050401; US
  2005172739 A 20050701; US 2005179382 A 20050712; US 2005179889 A
  20050712; US 2005179942 A 20050712

 24/AN,AZ,TI/8   (Item 8 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0016155365
Term structured financial portfolio loss modeling method, involves
inputting historical data of loans, inputting demographic,
account and financial data of loans, and segmenting loans into multiple groups
Original Titles:
Modeling loss in a term structured financial portfolio
Local Applications (No Type Date): US 2005714522 P 20050228; US
  2006326769 A 20060106

Priority Applications (no., kind, date): US 2005714522 P 20050228; US 2006326769 A 20060106

24/AN,AZ,TI/9   (Item 9 from file: 350)
0014752568
Commercial loan decisioning method, involves calculating financial cash flow for guarantor and borrower, and unifying individual and corporate financial wealth to determine global debt service
Original Titles:
System and method for consolidation of commercial and professional financial underwriting
Local Applications (No Type Date): US 2003616300 A 20030710
Priority Applications (no., kind, date): US 2003616300 A 20030710

24/AN,AZ,TI/10   (Item 10 from file: 350)
0014433594
High-speed logical device e.g. microprocessor`s interface circuit, has time borrowing circuitry borrowing time from clock signal and disabling borrowing, and multiplexer that do not switches its output
Original Titles:
Time borrowing by using dynamic clock delay
Time borrowing using dynamic clock shift for bus speed performance
Local Applications (No Type Date): US 2003355559 A 20030131; GB 2004590 A 20040112; US 2003355559 A 20030131; GB 2004590 A 20040112
Priority Applications (no., kind, date): US 2003355559 A 20030131

24/AN,AZ,TI/11   (Item 11 from file: 350)
0014109676
Prepayment score calculation method in e.g. bank, involves deriving prepayment scores summarizing usually ignored factors
Original Titles:
Method and apparatus for calculating prepayment factor score
Local Applications (No Type Date): US 2002247457 A 20020918
Priority Applications (no., kind, date): US 2002247457 A 20020918

24/AN,AZ,TI/12   (Item 12 from file: 350)
0013875059
Credit performance evaluating method for loan portfolio, involves creating portfolio vintages from loans based on their ages, determining delinquency rates of each vintage to determine equivalent base rate

Original Titles:
A SYSTEM AND METHOD FOR PORTFOLIO VALUATION USING AN AGE ADJUSTED
DELINQUENCY RATE
System and method for portfolio valuation using an age adjusted delinquency
rate
SYSTEME ET PROCEDE D'EVALUATION DE PORTEFEUILLE FAISANT INTERVENIR UN TAUX
DE DEFAILLANCE AJUSTE SELON L'AGE
Local Applications (No Type Date): WO 2003US18936 A 20030617; US
 2002389227 P 20020617; US 2003462773 A 20030617; AU 2003276410 A
 20030617; AU 2003276410 A 20030617
Priority Applications (no., kind, date): US 2002389227 P 20020617; US
 2003462773 A 20030617

 24/AN,AZ,TI/13   (Item 13 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0013276039
Risk factor simulation method used for financial model, involves
determining actual values of risk factor and other attributes in parametric
model using historical data, to derive set of historical residual values
Original Titles:
Method and system for simulating risk factors in parametric models using
risk neutral historical bootstrapping
Local Applications (No Type Date): US 2001896660 A 20010629; US
 2001896660 A 20010629
Priority Applications (no., kind, date): US 2001896660 A 20010629

 24/AN,AZ,TI/14   (Item 14 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0013024150
Computer-based electronic trading system has central controller that
matches buy orders and sell orders for respective instruments in price, time priority basis
Original Titles:
Method and apparatus for trading bonds
Local Applications (No Type Date): US 2000249849 P 20001117; US 20011921
 A 20011115
Priority Applications (no., kind, date): US 2000249849 P 20001117; US
 20011921 A 20011115

 24/AN,AZ,TI/15   (Item 15 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0012494855
Semi-automated system for computer based application, analyzes element
selected from one group using one identified methodology based on which
results of independent methodologies applied to selected element are compared
Original Titles:

Computer based device to report the results of codified methodologies of
financial advisors applied to a single security or element.
Local Applications (No Type Date): US 199842476 A 19980316
Priority Applications (no., kind, date): US 199842476 A 19980316

 24/AN,AZ,TI/16   (Item 16 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0012395981
Pre-payment score finder uses model generating low discrepancy
sequence-based scenarios of econometric parameters for server
Original Titles:
VERFAHREN UND VORRICHTUNG ZUR BESTIMMUNG EINER
VORAUSZAHLUNGSBEWERTUNG FUR EINEN EINZELNEN BEWERBER
METHOD AND APPARATUS FOR DETERMINING A PREPAYMENT SCORE FOR AN
INDIVIDUAL APPLICANT
PROCEDE ET APPAREIL POUR DETERMINER UN INDICE DE REMBOURSEMENT ANTICIPE
D'UN DEMANDEUR INDIVIDUEL
Local Applications (No Type Date): WO 2001US27039 A 20010830; US
  2000228954 P 20000831; US 2001942983 A 20010830; AU 200188549 A
  20010830; WO 2001US27039 A 20010830; JP 2002523116 A 20010830; EP
  2001968292 A 20010830; WO 2001US27039 A 20010830; AU 2001288549 A
  20010830
Priority Applications (no., kind, date): US 2000228954 P 20000831; US
  2001942983 A 20010830

 24/AN,AZ,TI/17   (Item 17 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0011145337
Modeling collection method for collateral based distressed loans, involves
incorporating management feedback into expectations of future performance
after comparing payments to contractual obligations
Original Titles:
Methods and systems for a collections model for loans
Local Applications (No Type Date): US 1999173903 P 19991229; US
  2000751812 A 20001229; US 2000751812 A 20001229
Priority Applications (no., kind, date): US 1999173903 P 19991229; US
  2000751812 A 20001229

 24/AN,AZ,TI/18   (Item 18 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0011145334
Roll rate determination involves generating delinquency moving matrices for
group of loans, and predicting roll rate into next delinquency level based
on behavior of each account in group of loans
Original Titles:

Methods and systems for determining roll rates of loans
Local Applications (No Type Date): US 1999173902 P 19991229; US
  2000751900 A 20001229; US 2000751900 A 20001229
Priority Applications (no., kind, date): US 1999173902 P 19991229; US
  2000751900 A 20001229

 24/AN,AZ,TI/19   (Item 19 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0011145333
Loan collection visualization involves generating delinquency moving
matrices, and predicting accounts that will roll forward into next
classification of delinquency
Original Titles:
Delinquency-moving matrices for visualizing loan collections
Local Applications (No Type Date): US 1999173579 P 19991229; US
  2000751892 A 20001229; US 2000751892 A 20001229
Priority Applications (no., kind, date): US 1999173579 P 19991229; US
  2000751892 A 20001229

 24/AN,AZ,TI/20   (Item 20 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0010986433
Production of customized cosmetic or pharmaceutical product, involves
retrieving profile associated with user, producing customized formulation
and outputting formulation for product manufacture
Original Titles:
VERFAHREN UND SYSTEM ZUM ERSTELLEN VON AUF DEN KUNDENBEDARF
ZUGESCHNITTENEN KOSMETISCHEN UND PHARMAZEUTISCHEN REZEPTEN AUF ANFRAGE
METHOD AND SYSTEM FOR PRODUCING CUSTOMIZED COSMETIC AND PHARMACEUTICAL
FORMULATIONS ON DEMAND
PROCEDE ET SYSTEME PERMETTANT DE PRODUIRE DES FORMULATIONS COSMETIQUES
ET PHARMACEUTIQUES PERSONNALISEES SUR DEMANDE
Local Applications (No Type Date): WO 2001US3168 A 20010131; AU 200133181
  A 20010131; EP 2001905283 A 20010131; WO 2001US3168 A 20010131; US
  2000179057 P 20000131; US 2000191878 P 20000323; US 2000216847 P
  20000707; WO 2001US3168 A 20010131; US 2001972848 A 20011001; US
  2000179057 P 20000131; US 2000191878 P 20000323; US 2000216847 P
  20000707; WO 2001US3168 A 20010131; US 2001972848 A 20011001; WO
  2001US3168 A 20010131; MX 20019966 A 20011001; AU 200133181 A
  20010131
Priority Applications (no., kind, date): US 2000179057 P 20000131; US
  2000191878 P 20000323; US 2000216847 P 20000707; WO 2001US3168 A
  20010131; US 2001972848 A 20011001

24/AN,AZ,TI/21   (Item 21 from file: 350)

0010908888

Managing fluid and/or gas reservoir which assimilates diverse data by developing initial development plan, partly implementing the plan, examining results obtained, and confirming agreement of results and set of projections

Original Titles:

Integrated reservoir optimization

INTEGRIERTE OPTIMIERUNG EINES RESERVOIRS

OPTIMISATION INTEGREE D'EXPLOITATION DE RESERVOIR

Local Applications (No Type Date): WO 2001US4620 A 20010214; AU 200135010
  A 20010214; EP 2001907207 A 20010214; WO 2001US4620 A 20010214; WO
  2001US4620 A 20010214; NO 20023904 A 20020816; BR 20018571 A
  20010214; WO 2001US4620 A 20010214; KR 2002711007 A 20020822; CN
  2001807228 A 20010214; JP 2001561626 A 20010214; WO 2001US4620 A
  20010214; WO 2001US4620 A 20010214; MX 20028197 A 20020822; US
  2000183836 P 20000222; US 2000659951 A 20000912; US 200570457 A
  20050302; US 2000183836 P 20000222; US 2000659951 A 20000912; EP
  2001907207 A 20010214; WO 2001US4620 A 20010214; DE 60119087 A
  20010214; EP 2001907207 A 20010214; WO 2001US4620 A 20010214; EP
  2001907207 A 20010214; EP 20068449 A 20010214; EP 2001907207 A
  20010214; EP 20068431 A 20010214; EP 2001907207 A 20010214; EP
  20068414 A 20010214; EP 2001907207 A 20010214; EP 20068430 A
  20010214; WO 2001US4620 A 20010214; RU 2002122397 A 20010214; EP
  2001907207 A 20010214; EP 20068415 A 20010214; SG 20047253 A
  20010214; US 2000183836 P 20000222; US 2000659951 A 20000912; US
  200570457 A 20050302; US 2007714033 A 20070305; CA 2400796 A
  20010214; CA 2602280 A 20010214; CA 2400796 A 20010214; CA 2605860 A
  20010214; WO 2001US4620 A 20010214; KR 2002711007 A 20020822; CN
  200710184905 A 20010214; US 2000183836 P 20000222; US 2000659951 A
  20000912; US 200570457 A 20050302; US 2007714033 A 20070305; US
  2007978062 A 20071026; US 2000659951 A 20000912; US 200570457 A
  20050302; WO 2001US4620 A 20010214; MX 20028197 A 20020822
Priority Applications (no., kind, date): US 2000183836 P 20000222; US
  2000659951 A 20000912; US 200570457 A 20050302; US 2007714033 A
  20070305; US 2007978062 A 20071026

24/AN,AZ,TI/22   (Item 22 from file: 350)

0010869590

Computer implemented predicting likelihood of collecting on delinquent debt on account such as credit card by storing predictive model of debt collection likelihood generated using historical data of delinquent debt accounts

Original Titles:

Enhancing Delinquent Debt Collection Using Statistical Models of Debt Historical Information and Account Events

AMELIORATION DU RECOUVREMENT DE DETTES EN SOUFFRANCE AU MOYEN DE MODELES STATISTIQUES D'INFORMATIONS HISTORIQUES RELATIVES AUX DETTES ET D'EVENEMENTS DE COMPTE
Local Applications (No Type Date): WO 2001US2451 A 20010124; AU 200132964 A 20010124; US 2000179533 P 20000201; US 2000607747 A 20000630; US 2000179533 P 20000201; US 2000607747 A 20000630; US 2007683976 A 20070308; US 2000179533 P 20000201; US 2000607747 A 20000630; US 2007683976 A 20070308
Priority Applications (no., kind, date): US 2000179533 P 20000201; US 2000607747 A 20000630; US 2007683976 A 20070308

24/AN,AZ,TI/23   (Item 23 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0010479866
Event and default risk add-on calculation method for portfolio of debt and equity instruments in banks, involves computing event and default risk add-on, as quantile of probability distribution of portfolio risk
Original Titles:
METHOD FOR CALCULATING CREDIT EVENT AND DEFAULT ADD-ON FOR SPECIFIC ISSUER RISK
METHODE DE CALCUL D'UN ACCROISSEMENT DES RISQUES D'EVENEMENT DE CREDIT ET DES RISQUES DE DEFAILLANCE RELATIFS A UN RISQUE EMETTEUR SPECIFIQUE
Local Applications (No Type Date): WO 2000US6549 A 20000313; AU 200037423 A 20000313
Priority Applications (no., kind, date): US 1999282898 A 19990331

24/AN,AZ,TI/24   (Item 24 from file: 350)
DIALOG(R)File 350:(c) 2009 Thomson Reuters. All rts. reserv.
0009196632
Process for analyzing and selecting loan portfolios - separating loan portfolios into number of loan vintages and counting bad rate of loans and comparing bad rates of different loan vintages
Original Titles:
VERFAHREN ZUM VERWALTEN VON PORTFOLIOS AUS KREDITEN UND GESCHLOSSENEN ANLEIHEN
METHOD FOR MORTGAGE AND CLOSED END LOAN PORTFOLIO MANAGEMENT
PROCEDE DE GESTION D'HYPOTHEQUES ET DE PORTEFEUILLE DE PRETS A CAPITAL LIMITE
Local Applications (No Type Date): WO 1998US13195 A 19980625; AU 199881675 A 19980625; EP 1998931577 A 19980625; WO 1998US13195 A 19980625; US 1997893389 A 19970711; WO 1998US13195 A 19980625; JP 2000502468 A 19980625; US 1997893389 A 19970711; US 2001862055 A 20010521; US 1997893389 A 19970711; US 2001862055 A 20010521
Priority Applications (no., kind, date): US 1997893389 A 19970711; US 2001862055 A 20010521

24/3,K/6   (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0016699604 - Drawing available
WPI ACC NO: 2007-414685/200740
XRPX Acc No: N2007-311486
Network-based loss severity assessing system for commercial loans, has
server to record key account, risk attributes for loans and actual default
and loss information for each borrower, where recorded values are compared
Patent Assignee: GE CORP FINANCIAL SERVICES INC (GENE)
Inventor: COLE M K; KEYES T K; RUIA S
Patent Family (2 patents, 37 countries)
Patent   Application
Number   Kind Date Number   Kind Date   Update
EP 1760657   A2 20070307 EP 2006254624   A 20060905 200740 B
US 20070055595 A1 20070308 US 2005220011   A 20050906 200740 E
Priority Applications (no., kind, date): US 2005220011 A 20050906
Patent Details
Number   Kind Lan Pg Dwg Filing Notes
EP 1760657   A2 EN   21   6
Regional Designated States,Original: AL AT BA BE BG CH CY CZ DE DK EE ES
  FI FR GB GR HR HU IE IS IT LI LT LU LV MC MK NL PL PT RO SE SI SK TR YU
  Alerting Abstract ...ADVANTAGE - The system enables a lender
engaged in the business of issuing commercial loans to
borrowers to analyze historical commercial loan
performance data captured in the database, thus utilizing the data for
business management, pricing, acquisitions, account management and
portfolio management. The system utilizes regression-tree models to
identify loan segments of differentiated loss characteristics
and loss severity, and predict or forecast loss amounts for non-defaulted
accounts. The system enables the user such as a commercial lender, to
predict a portfolio`s risk, thus permitting the lender to lever up
the proportion of debt to equity capital...

...DRAWINGS - The drawing shows a flowchart illustrating a process in a
network based loss severity assessing system.
Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0040/00...
  G06Q-0040/00...

 24/3,K/8   (Item 8 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0016155365 - Drawing available
WPI ACC NO: 2006-686994/200671
XRPX Acc No: N2006-543629
Term structured financial portfolio loss modeling method, involves
inputting historical data of loans, inputting demographic,
account and financial data of loans, and segmenting loans into
multiple groups
Patent Assignee: STANELLE E J (STAN-I)
Inventor: STANELLE E J
Patent Family (1 patents, 1 countries)
Patent   Application
Number   Kind Date Number   Kind Date   Update
US 20060195391 A1 20060831 US 2005714522   P 20050228 200671 B
                    US 2006326769   A 20060106
Priority Applications (no., kind, date): US 2005714522 P 20050228; US
  2006326769 A 20060106
Patent Details
Number   Kind Lan Pg Dwg Filing Notes
US 20060195391 A1 EN   21   8 Related to Provisional US 2005714522
  Alerting Abstract DESCRIPTION - An INDEPENDENT CLAIM is also
included for a computer readable memory used to direct a computer to
perform a method for modeling loss in a term structured financial portfolio...

...USE - Used for modeling loss in a term structured financial portfolio...
Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0040/00...
  G06Q-0040/00...

 24/3,K/11   (Item 11 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0014109676 - Drawing available
WPI ACC NO: 2004-293984/200427
XRPX Acc No: N2004-233501
Prepayment score calculation method in e.g. bank, involves deriving
prepayment scores summarizing usually ignored factors
Patent Assignee: BYKHOVSKY M (BYKH-I)
Inventor: BYKHOVSKY M
Patent Family (1 patents, 1 countries)
Patent   Application
Number   Kind Date Number   Kind Date   Update
US 20040054620 A1 20040318 US 2002247457   A 20020918 200427 B
Priority Applications (no., kind, date): US 2002247457 A 20020918
Patent Details

Number   Kind Lan Pg Dwg Filing Notes
US 20040054620 A1 EN   18   8
 Alerting Abstract …summarized in prepayment scores, is selected. A
prepayment model is calculated using vectors of projected mortgage or
interest rate and the characteristics, as input arguments. The prepayment
scores which reduce the errors between predicted and actual
historical prepayment performance when used during model calculation, is derived.
Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
 G06Q-0040/00…
 G06Q-0040/00…
Claims:
…class of loans;(3) derive one or more prepayment scores which, when
input to said prepayment model calculation along with said other
input arguments tends to reduce the errors between the predicted
prepayment propensity and the actual historical prepayment performance.

 24/3,K/12   (Item 12 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0013875059 - Drawing available
WPI ACC NO: 2004-053821/200405
XRPX Acc No: N2004-043425
Credit performance evaluating method for loan portfolio, involves creating
portfolio vintages from loans based on their ages, determining delinquency
rates of each vintage to determine equivalent base rate
Patent Assignee: FREEMAN C (FREE-I); JP MORGAN CHASE BANK (JPMO-N);
 MORGAN CHASE BANK J P (MORG-N); XUE X (XUEX-I)
Inventor: FREEMAN C; FREEMAN C J; XUE X
Patent Family (4 patents, 102 countries)
Patent   Application
Number   Kind Date   Number   Kind Date   Update
WO 2003107135   A2 20031224 WO 2003US18936   A 20030617 200405 B
US 20040030629   A1 20040212 US 2002389227   P 20020617 200412 E
                US 2003462773   A 20030617
AU 2003276410   A1 20031231 AU 2003276410   A 20030617 200451 E
AU 2003276410   A8 20051027 AU 2003276410   A 20030617 200624 E
Priority Applications (no., kind, date): US 2002389227 P 20020617; US
 2003462773 A 20030617
Patent Details
Number   Kind Lan Pg Dwg Filing Notes
WO 2003107135   A2 EN   50   7
National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
 BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID
 IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ

NI NO NZ OM PG PH PL PT RO RU SC SD SE SG SK SL TJ TM TN TR TT TZ UA UG
UZ VC VN YU ZA ZM ZW
Regional Designated States, Original: AT BE BG CH CY CZ DE DK EA EE ES FI
FR GB GH GM GR HU IE IT KE LS LU MC MW MZ NL OA PT RO SD SE SI SK SL SZ
TR TZ UG ZM ZW
US 20040030629 A1 EN   Related to Provisional US 2002389227
AU 2003276410 A1 EN   Based on OPI patent WO 2003107135
AU 2003276410 A8 EN   Based on OPI patent WO 2003107135
Class Codes
International Classification (Main): G06F-017/00
International Classification (+ Attributes)
IPC + Level Value Position Status Version
 G06Q-0040/00...
 G06Q-0040/00...
Claims:
We claim:1. A method for evaluating the credit performance of a
portfolio of loans comprising:a) obtaining a proxy
vintage database containing data from a large pool of
loans, the proxy vintage database being organized into proxy vintages
according to the ages of the loans, each of the proxy vintages having
an average delinquency rate...

 24/3,K/13   (Item 13 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0013276039 - Drawing available
WPI ACC NO: 2003-362135/200334
XRPX Acc No: N2003-289180
Risk factor simulation method used for financial model, involves
determining actual values of risk factor and other attributes in parametric
model using historical data, to derive set of historical residual values
Patent Assignee: BROWNE S (BROW-I); MAGHAKIAN A (MAGH-I); GOLDMAN SACHS &
  CO (GOLD-N)
Inventor: BROWNE S; MAGHAKIAN A
Patent Family (2 patents, 1 countries)
Patent   Application
Number   Kind Date   Number   Kind Date   Update
US 20030014356 A1 20030116 US 2001896660   A 20010629 200334 B
US 7228290   B2 20070605 US 2001896660   A 20010629 200737 E
Priority Applications (no., kind, date): US 2001896660 A 20010629
Patent Details
Number   Kind Lan Pg Dwg Filing Notes
US 20030014356 A1 EN   10   3
...for financial model, involves determining actual values of risk factor
and other attributes in parametric model using historical data,
to derive set of historical residual values

Alerting Abstract ...with noise component is provided. The actual values
of risk factor and other attributes in model are determined using
historical data at various time indices. A set of
historical residual values is derived by applying determined values
to the model. The set of residual values is standardized and
selectively used as noise component during simulation.
Class Codes
International Classification (Main): G06Q-040/00
International Classification (+ Attributes)
IPC + Level Value Position Status Version
  G06Q-0040/00...
  G06Q-0040/00...
Original Abstracts:
An improved method for simulating noise-varying risk factor values in a
parametric simulation comprises analyzing historical data to
determine the actual value of the risk factors and other
attributes in the model and using this data to generate
historical residual values which reproduces the historical
price when used in the model with corresponding historical
attribute values. The set of historical residual values is
standardized and can be bootstrapped to increase the number of members in
the set or vary the sets properties. Values of the historical
residuals are then selected, e.g., at random, and used in place of the
random noise components to produce simulated risk factor values which are
used in the parametric model to simulate the evolution of the instrument price...
Claims:

24/3,K/17   (Item 17 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0011145337 - Drawing available
WPI ACC NO: 2002-082237/200211
XRPX Acc No: N2002-061274
Modeling collection method for collateral based distressed loans, involves
incorporating management feedback into expectations of future performance
after comparing payments to contractual obligations
Patent Assignee: GEN ELECTRIC CAPITAL CORP (GENE); STARKMAN H C (STAR-I)
Inventor: STARKMAN H C
Patent Family (2 patents, 1 countries)
Patent   Application

Number	Kind	Date	Number	Kind	Date	Update	
US 20010032176	A1	20011018	US 1999173903	P	19991229	200211	B
			US 2000751812	A	20001229		
US 7003491	B2	20060221	US 2000751812	A	20001229	200615	E

Priority Applications (no., kind, date): US 1999173903 P 19991229; US

2000751812 A 20001229
Patent Details
Number   Kind Lan Pg Dwg Filing Notes
US 20010032176 A1 EN   5   5 Related to Provisional US 1999173903
Class Codes
International Classification (Main): G06F-017/60
International Classification (+ Attributes)
IPC + Level Value Position Status Version
 G06F-0017/60...
Claims:
...categorizing each loan included within the portfolio based on a
contractual delinquency of the corresponding loan;utilizing the
collections model to predict payments made by borrowers of each
loan included within the portfolio, the collections
model is based on historical payment information of the
borrower, a plurality of collection strategies that may be
utilized for collecting payment from the borrower, and the
delinquency category assigned to the loan;comparing
payments received during a current month for each loan
to the delinquency category assigned to each corresponding loan
and the predicted payments for each corresponding loan
;comparing payments received for each loan during the current month to the
prior month's...

 24/3,K/22   (Item 22 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0010869590 - Drawing available
WPI ACC NO: 2001-488922/200153
XRPX Acc No: N2001-361718
Computer implemented predicting likelihood of collecting on delinquent debt
on account such as credit card by storing predictive model of debt
collection likelihood generated using historical data of delinquent debt accounts
Patent Assignee: FAIR ISAAC CORP (FAIR-N); HNC SOFTWARE INC (HNCS-N);
 CAMERON G (CAME-I); DROSSU R (DROS-I); MARTIN R (MART-I); SHAO M
 (SHAO-I); SHOHAM D (SHOH-I); ZHANG J G (ZHAN-I); ZOLDI S (ZOLD-I)
Inventor: CAMERON G; DROSSU R; MARTIN R; SHAO M; SHOHAM D; ZHANG JG; ZOLDI S
Patent Family (5 patents, 92 countries)
Patent   Application
Number   Kind Date Number   Kind Date Update
WO 2001057756   A1 20010809 WO 2001US2451   A 20010124 200153 B
AU 200132964   A   20010814 AU 200132964   A 20010124 200173 E
US 7191150   B1 20070313 US 2000179533   P 20000201 200721 E
                    US 2000607747   A 20000630
US 20070156557 A1 20070705 US 2000179533   P 20000201 200746 E
                    US 2000607747   A 20000630

US 2007683976   A 20070308
US 7536348   B2 20090519 US 2000179533 P 20000201 200934 E
                US 2000607747   A 20000630
                US 2007683976   A 20070308
Priority Applications (no., kind, date): US 2000179533 P 20000201; US
  2000607747 A 20000630; US 2007683976 A 20070308
Patent Details
Number   Kind Lan Pg Dwg Filing Notes
WO 2001057756   A1 EN   67   6
National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY
  BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN
  IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ
  PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH
  GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
AU 200132964   A EN   Based on OPI patent WO 2001057756
US 7191150   B1 EN   Related to Provisional US 2000179533
US 20070156557 A1 EN   Related to Provisional US 2000179533
                    Continuation of application US 2000607747
                    Continuation of patent US 7191150
US 7536348   B2 EN   Related to Provisional US 2000179533
                    Continuation of application US 2000607747
                    Continuation of patent US 7191150
Original Titles:
Enhancing Delinquent Debt Collection Using Statistical Models
of Debt Historical Information and Account Events...
Class Codes
International Classification (+ Attributes)
IPC + Level Value Position Status Version
 G06Q-0010/00...
...G06Q-0040/00...
...G06Q-0040/00
 G06Q-0010/00...
...G06Q-0040/00...
...G06Q-0040/00
Original Abstracts:
...will be collected on each account based on learned relationships among
known variables. The predictive model is generated using
historical data of delinquent debt accounts, the collection
methods used to collect the debts in the accounts, and the success of
the collection methods. In one embodiment, the predictive...

...will be collected on each account based on learned relationships among
known variables. The predictive model is generated using
historical data of delinquent debt accounts, the collection
methods used to collect the debts in the accounts, and the success of
the collection methods. In one embodiment, the predictive...

...among collection on each account and on learned relationships of known variables (140). The predictive model is generated by using historical data of delinquent debt accounts (132), the collection method used to collect the debts in the accounts (146), and the success of the collection methods (136). The predictive model...
Claims:
1. A computer implemented method of predicting the likelihood of collecting on a delinquent debt on an account, the method comprising the computer implemented steps of: statistically generating a predictive model of debt collection likelihood using historical data of delinquent debt accounts, specific collection methods used in each debt account, and the success of the collection methods used in each said debt account;storing a said predictive model;generating a collector's notes model using said historical data of delinquent debt accounts;storing said statistically generated collectors' notes model, said statistically generated collectors' notes model using...

...claim:1. A computer implemented method of predicting the likelihood of collecting on a delinquent debt on an account, the method comprising the computer implemented steps of: statistically generating a predictive model of debt collection likelihood using historical data of delinquent debt accounts, specific collection methods used in each debt account, and the success of the collection methods used in each said debt account;storing said predictive model;generating a collector's notes model using said historical data of delinquent debt accounts;storing said statistically generated collectors' notes model, said statistically generated collectors' notes model representing...

...when performed by one or more processors result in operations comprising: statistically generating a predictive model of debt collection likelihood using historical data of delinquent debt accounts, specific collection methods used in each debt account, and the success of the collection methods used in each said debt account; storing said predictive model; generating a collector's notes model using said historical data of delinquent debt accounts; storing said statistically generated collectors' notes model, said statistically generated collectors' notes model using...

24/3,K/24   (Item 24 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2009 Thomson Reuters. All rts. reserv.

0009196632 - Drawing available
WPI ACC NO: 1999-121166/199910
XRPX Acc No: N1999-088369
Process for analyzing and selecting loan portfolios - separating loan portfolios into number of loan vintages and counting bad rate of loans and

comparing bad rates of different loan vintages
Patent Assignee: CHASE MANHATTAN BANK (CHAS-N)
Inventor: FREEMAN C J; XUE X
Patent Family (7 patents, 27 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	
WO 1999003052	A1	19990121	WO 1998US13195	A	19980625	199910	B
AU 199881675	A	19990208	AU 199881675	A	19980625	199924	E
EP 996911	A1	20000503	EP 1998931577	A	19980625	200026	E
			WO 1998US13195	A	19980625		
US 6249775	B1	20010619	US 1997893389	A	19970711	200137	E
JP 2001509626	W	20010724	WO 1998US13195	A	19980625	200147	E
			JP 2000502468	A	19980625		
US 20010029477	A1	20011011	US 1997893389	A	19970711	200162	E
			US 2001862055	A	20010521		
US 7020631	B2	20060328	US 1997893389	A	19970711	200623	E
			US 2001862055	A	20010521		

Priority Applications (no., kind, date): US 1997893389 A 19970711; US 2001862055 A 20010521

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 1999003052	A1	EN	77	10	

National Designated States,Original: AU BR CA CN JP MX TR
Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

| AU 199881675 | A | EN | Based on OPI patent WO 1999003052 |
| EP 996911 | A1 | EN | PCT Application WO 1998US13195 |

Based on OPI patent WO 1999003052
Regional Designated States,Original: AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT SE

| JP 2001509626 | W | JA | 59 | PCT Application WO 1998US13195 |

Based on OPI patent WO 1999003052

| US 20010029477 | A1 | EN | Division of application US 1997893389 |

Division of patent US 6249775

| US 7020631 | B2 | EN | Division of application US 1997893389 |

Division of patent US 6249775

  Alerting Abstract …An early warning component of the system predicts delinquency rates expected for a portfolio of loans during a forward looking time window. A matrix link component combines the loan vintage analysis with the early warning component and predicts the default rate of the loan portfolios at a selected future point in time. The results of the analysis are graphically…
Class Codes
International Classification (Main): G06F-017/60
International Classification (+ Attributes)

IPC + Level Value Position Status Version
  G06F-0017/ 30...
...G06F-0019/ 00...
...G06Q-0040/ 00
  G06F-0017/ 30...
...G06F-0019/ 00...
...G06Q-0040/ 00

Original Abstracts:
...An early warning component of the system predicts delinquency rates
expected for a portfolio of loans during a forward looking time
window. A matrix link component of the invention combines the loan
vintage analysis with the early warning
component of the invention and predicts the default rate of the loan
portfolios at a selected future point in time.The results of the
analysis are graphically depicted and/or automatically...

...An early warning component of the system predicts delinquency rates
expected for a portfolio of loans during a forward looking time
window. A matrix link component of the invention combines the loan
vintage analysis with the early warning component of the
invention and predicts the default rate of the loan portfolios
at a selected future point in time.The results of the analysis
are graphically depicted and/or automatically fedback to provide
"yes" or "no" decisions regarding investments in various loan portfolios....

Claims:
...within a first time interval;assigning a group date of origination to
each of the loan groups;selecting an analysis time interval;selecting
a plurality of analysis points in time within the analysis time
interval;determining historical bad performance by identifying
the loan units in each loan group that have experienced
bad performance at each analysis point in time, a bad
performance is determined if payments are in arrears at the
particular analysis point in time;determining an age of each...

...within a first time interval;assigning a group date of origination to
each of the loan groups;selecting an analysis time
interval;selecting a plurality of analysis points in time within the
analysis time interval;determining historical bad
performance by identifying the loan units in each loan
group that have experienced bad performance at each analysis
point in time, a bad performance is determined if payments are in
arrears at the particular analysis point in time;obtaining a credit
score for each of the borrowers of the loan units;
anddetermining a projected bad rate for each loan unit by
combining the historical bad performance for each loan
unit and the credit score of the borrower of the at least one loan unit.

B.   Full-Text Databases

? show files;ds;cost;logoff hold
File 348:EUROPEAN PATENTS 1978-200943
      (c) 2009 European Patent Office
File 349:PCT FULLTEXT 1979-2009/UB=20091022|UT=20091015
      (c) 2009 WIPO/Thomson

```
Set    Items   Description
S1     215050   DEBT OR DEBTS OR OBLIGATIONS OR OBLIGATION OR LOAN OR LOANS
          OR DEBENTURE? ? OR DEBIT? ? OR INDEBTEDNESS OR LEND??? OR BO-
          RROW??? OR EXTEND???(3N)CREDIT OR MORTGAGE? ? OR COMMERCIAL()-
          PAPER OR CP OR TERMLOAN? ? OR HOUSEPAYMENT? ? OR HOMEPAYMENT?
          ? OR HOUSELOAN? ? OR HOMELOAN? ? OR MBS
S2     215050   DEBT OR DEBTS OR OBLIGATIONS OR OBLIGATION OR LOAN OR LOANS
          OR DEBENTURE? ? OR DEBIT? ? OR INDEBTEDNESS OR LEND??? OR BO-
          RROW??? OR EXTEND???(3N)CREDIT OR MORTGAGE? ? OR COMMERCIAL()-
          PAPER OR CP OR TERMLOAN? ? OR HOUSEPAYMENT? ? OR HOMEPAYMENT?
          ? OR HOUSELOAN? ? OR HOMELOAN? ? OR MBS
S3     130186   ANALYZ? OR ANALYS? OR SYNTHESI? OR APPRAIS??? OR ASSESS? OR
          INTERPRET? OR AUDIT??? OR MODEL OR MODELS OR MODELING OR MOD-
          ELLING OR EVALUAT? OR (FOURIER OR INTEGRAL)()TRANSFORM?
S4      35162   VINTAGE OR MATURE OR OLD OR AGED OR AGING OR HISTORIC?? OR
          LONG()STANDING OR SEASONED
S5     162190   CALENDAR OR TIME OR TIMESPAN OR TIMESPANS OR SPAN OR SPANS
          OR TIMEPERIOD OR TIMEPERIODS OR INTERVAL OR INTERVALS OR TERM
          OR TIMING OR TIMELINE
S6     146832   EXOGENOUS OR EXTERNAL OR OUTSIDE OR AUTONOMOUS OR
INDEPEND-
          ENT OR UNRELATED OR UNCONNECTED OR UNMAPPED OR UNAFFILIATED OR
          SEPARATE OR DISCRETE OR DISTINCT OR STANDALONE OR STAND()ALO-
          NE OR (UN OR NON OR "NOT")(()(RELATED OR CONNECTED OR AFFILIAT-
          ED OR ASSOCIATED OR RECOGNI?ED OR DEFAULT)
S7     182550   EFFECTS OR FACTORS OR QUALITIES OR ELEMENTS OR CHARACTERIS-
          TICS OR FEATURES OR ATTRIBUTES OR PARTICULARS OR PROPERTIES OR
          VARIABLES OR ACTIONS OR INFLUENCES OR EVENTS OR CONDITIONS
S8       1874   S3(3N)S4
S9         31   S2(10N)S8
S10      1757   S5(5N)S6(5N)S7
S11         2   S9(S)S10
S12       148   S2(S)S3(S)S4(S)S5(S)S6(S)S7
S13        10   S2(10N)S3(10N)S4(10N)S5(10N)S6(10N)S7
S14        22   S8(S)S12
S15         2   S9(S)S12
S16         9   S10(S)S12
S17        36   S13 OR S14 OR S15 OR S16
S18        25   S17 AND IC=(G06F OR G06Q)
```

S19   25 IDPAT (sorted in duplicate/non-duplicate order)
S20   25 IDPAT (primary/non-duplicate records only)

20/AN,AZ,TI/1   (Item 1 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
02211110
Methods and systems for assessing loss severity for commercial loans
Verfahren und Systeme zur Verlustbewertung fur Handelsanleihen
Procedes et systemes d'analyse de la gravite des pertes pour des emprunts commerciaux
APPLICATION (CC, No, Date):   EP 2006254624 060905;
PRIORITY (CC, No, Date): US 220011 050906

20/AN,AZ,TI/2   (Item 2 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
01930027
Secure transaction management
Verfahren und Vorrichtung zur gesicherten Transaktionsverwaltung
Procede et dispositif de gestion de transactions securisees
APPLICATION (CC, No, Date):   EP 2005075672 960213;
PRIORITY (CC, No, Date): US 388107 950213

20/AN,AZ,TI/3   (Item 3 from file: 348)
DIALOG(R)File 348:(c) 2009 European Patent Office. All rts. reserv.
01752676
Systems and methods for secure transaction management and electronic rights protection
Systeme und Verfahren zur gesicherten Transaktionsverwaltung und
   elektronischem Rechtsschutz
Systemes et procedes de gestion de transactions securisees et de protection
   de droits electroniques
APPLICATION (CC, No, Date):   EP 2004075701 960213;
PRIORITY (CC, No, Date): US 388107 950213

20/AN,AZ,TI/4   (Item 4 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01811580
METHODS AND SYSTEMS FOR VALUING EMBEDDED OPTIONS
PROCEDES ET SYSTEMES D'EVALUATION D'OPTIONS INTEGREES
 Application: WO 2008US11763 20081015 (PCT/WO US2008011763)

20/AN,AZ,TI/5   (Item 5 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01657003
APPRAISAL EVALUATION AND SCORING SYSTEM AND METHOD

SYSTEME ET PROCEDE D'EVALUATION ET DE NOTATION D'EXPERTISE
  Application: WO 2007US83215 20071031 (PCT/WO US2007083215)

DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01537571
GENIUS ADAPTIVE DESIGN
MODELE D'ADAPTATION AU GENIE
  Application: WO 2006US48704 20061219 (PCT/WO US2006048704)

DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01243309
METHOD AND SYSTEM FOR ARTIFICIAL NEURAL NETWORKS TO PREDICT PRICE
MOVEMENTS IN THE FINANCIAL MARKETS
PROCEDE ET SYSTEME POUR RESEAUX NEURONAUX ARTIFICIELS DESTINES A PREVOIR
   LES MOUVEMENTS DE PRIX SUR LES MARCHES FINANCIERS
  Application: WO 2004US38568 20041118 (PCT/WO US04038568)

DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01238665
METHOD AND APPARATUS FOR THE DISCOVERY AND REPORTING OF TRADE SECRETS
METHODE ET DISPOSITIF DE DECOUVERTE DE SECRETS COMMERCIAUX, PAR
COLLECTE, COMPILATION, MISE EN CORRELATION, INTEGRATION, CATEGORISATION
ET COMMUNICATION DE DONNEES SUR CES SECRETS COMMERCIAUX
  Application: WO 2004US37178 20041105 (PCT/WO US2004037178)

DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01175863
LENDING BASED ON AN ASSET AND SECURITIZATION OF LOAN INTERESTS
EMPRUNT SUR ACTIFS ET SECURISATION DES INTERETS DU PRET
  Application: WO 2004US13415 20040429 (PCT/WO US2004013415)
Parent Application/Grant:
  Related by Continuation to: US 2003430865 20030507 (CIP)

DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01056423
DERIVATIVES HAVING DEMAND-BASED, ADJUSTABLE RETURNS, AND TRADING
EXCHANGE THEREFOR

PRODUITS DERIVES PRESENTANT DES RENDEMENTS AJUSTABLES BASES SUR LA DEMANDE ET ECHANGES COMMERCIAUX ASSOCIES
  Application: WO 2003US7990 20030313 (PCT/WO US03007990)

 20/AN,AZ,TI/11   (Item 11 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01054703
CAPPED BILLS SYSTEMS, METHODS AND PRODUCTS HAVING AN INSURANCE COMPONENT
SYSTEMES, PROCEDES ET PRODUITS DE FACTURATION FERMES POSSEDANT UNE COMPOSANTE D'ASSURANCE
  Application: WO 2003US9338 20030327 (PCT/WO US0309338)

 20/AN,AZ,TI/12   (Item 12 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01053528
CAPPED BILL SYSTEMS, METHODS AND PRODUCTS
SYSTEMES, PROCEDES ET PRODUITS RELATIFS A UNE FACTURE PLAFONNEE
  Application: WO 2003US8154 20030317 (PCT/WO US0308154)

 20/AN,AZ,TI/13   (Item 13 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01043254
METHOD AND SYSTEM FOR TRACKING AND PROVIDING INCENTIVES AND BEHAVIORAL INFLUENCES RELATED TO MONEY AND TECHNOLOGY
PROCEDE ET SYSTEME DE SUIVI ET D'OCTROI D'INCITATIONS A DES TACHES ET ACTIVITES ET AUTRES DOMAINES DE COMPORTEMENT TOUCHANT A L'ARGENT, AUX INDIVIDUS, A LA TECHNOLOGIE, ET AUTRES VALEURS
  Application: WO 2003US5982 20030227 (PCT/WO US03005982)

 20/AN,AZ,TI/14   (Item 14 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
01037394
RETAIL LENDING RISK RELATED SCENARIO GENERATION
CREATION DE SCENARIOS PORTANT SUR LE RISQUE DE CREDIT DE DETAIL
  Application: WO 2003US3677 20030207 (PCT/WO US03003677)

 20/AN,AZ,TI/15   (Item 15 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
00901316
ELECTRONIC INTERNATIONAL TRADING
ECHANGES ELECTRONIQUES INTERNATIONAUX
  Application: WO 2001AU614 20010524 (PCT/WO AU0100614)

20/AN,AZ,TI/16   (Item 16 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
00856082
METHOD AND SYSTEM FOR SEMI-FUNGIBLE COMMODITY ITEM TRANSACTIONS
PROCEDE ET SYSTEME PERMETTANT DES TRANSACTIONS DE BIENS UTILITAIRES
   SEMI-FONGIBLES
  Application: WO 2001EP5554 20010516 (PCT/WO EP0105554)

20/AN,AZ,TI/17   (Item 17 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
00784184
A SYSTEM, METHOD FOR FIXED FORMAT STREAM COMMUNICATION IN A
COMMUNICATION SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE POUR FLUX DE FORMAT FIXE DANS UN
ENVIRONNEMENT A CONFIGURATIONS DE SERVICES DE COMMUNICATION
  Application: WO 2000US24114 20000831 (PCT/WO US0024114)

20/AN,AZ,TI/18   (Item 18 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
00777016
A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR MAINTAINING DATA IN AN
   E-COMMERCE BASED TECHNICAL ARCHITECTURE
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE DE MAINTIEN DES DONNEES DANS
UNE ARCHITECTURE TECHNIQUE DE COMMERCE ELECTRONIQUE
  Application: WO 2000US20546 20000728 (PCT/WO US0020546)

20/AN,AZ,TI/19   (Item 19 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
00776254
SYSTEM AND METHOD FOR ELECTRONICALLY CREATING A NEW FINANCIAL SERVICE
   PRODUCT
SYSTEME ET PROCEDE DE CREATION ELECTRONIQUE D'UN NOUVEAU PRODUIT DE
SERVICE FINANCIER
  Application: WO 2000US21180 20000802 (PCT/WO US0021180)

20/AN,AZ,TI/20   (Item 20 from file: 349)
DIALOG(R)File 349:(c) 2009 WIPO/Thomson. All rts. reserv.
00776244
SYSTEM AND METHOD FOR ELECTRONICALLY REVISING A FINANCIAL SERVICE PRODUCT
SYSTEME ET PROCEDE DE REVISION ELECTRONIQUE D'UN PRODUIT DE SERVICE
   FINANCIER
  Application: WO 2000US21220 20000802 (PCT/WO US0021220)

20/AN,AZ,TI/21   (Item 21 from file: 349)
00776243
SYSTEM AND METHOD FOR ELECTRONICALLY MANAGING FINANCIAL SERVICE CLAIMS
SYSTEME ET PROCEDE DESTINES A LA GESTION ELECTRONIQUE DE RECLAMATIONS
   RELATIVES A UN SERVICE FINANCIER
 Application: WO 2000US21183 20000802 (PCT/WO US0021183)

20/AN,AZ,TI/22   (Item 22 from file: 349)
00760525
METHOD AND APPARATUS FOR ESTABLISHING AND ENHANCING THE
CREDITWORTHINESS OF INTELLECTUAL PROPERTY
PROCEDE ET APPAREIL PERMETTANT D'ETABLIR ET DE RENFORCER LA SOLVABILITE PAR
   LA PROPRIETE INTELLECTUELLE
 Application: WO 2000US8140 20000327 (PCT/WO US0008140)

20/AN,AZ,TI/23   (Item 23 from file: 349)
00745514
METHOD FOR CALCULATING CREDIT EVENT AND DEFAULT ADD-ON FOR SPECIFIC
ISSUER RISK
METHODE DE CALCUL D'UN ACCROISSEMENT DES RISQUES D'EVENEMENT DE CREDIT
ET DES RISQUES DE DEFAILLANCE RELATIFS A UN RISQUE EMETTEUR SPECIFIQUE
 Application: WO 2000US6549 20000313 (PCT/WO US0006549)

20/AN,AZ,TI/24   (Item 24 from file: 349)
00742384
E-COMMERCE METHOD AND SYSTEM FOR ONLINE OPPORTUNISTIC AUCTIONS IN
   COMMERCIAL SECONDARY MARKETS
PROCEDE ET SYSTEME DE COMMERCE ELECTRONIQUE POUR ENCHERES
OPPORTUNISTES EN LIGNE SUR DES MARCHES COMMERCIAUX SECONDAIRES
 Application: WO 2000US6299 20000310 (PCT/WO US0006299)

20/AN,AZ,TI/25   (Item 25 from file: 349)
00736208
DATA PROCESSING SYSTEM FOR INITIATING AND ADMINISTERING FINANCIAL
PRODUCTS
SYSTEME DE TRAITEMENT DE DONNEES POUR ENGAGER ET GERER DES PRODUITS
   FINANCIERS
 Application: WO 2000GB596 20000218 (PCT/WO GB0000596)

20/3,K/1   (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
(c) 2009 European Patent Office. All rts. reserv.

02211110
Methods and systems for assessing loss severity for commercial loans
Verfahren und Systeme zur Verlustbewertung fur Handelsanleihen
Procedes et systemes d'analyse de la gravite des pertes pour des emprunts commerciaux
PATENT ASSIGNEE:
  GE Corporate Financial Services, Inc., (7364000), 201 Merritt 7, Norwalk
    CT 06856-5201, (US), (Applicant designated States: all)
INVENTOR:
  Keyes, Tim Kerry, 16 Topledge RoadWest Redding, Connecticut 06896, (US)
  Ruia, Sundeep, 105 Richards AvenueApt. 1202 Norwalk, Connecticut 06854, (US)
  Cole, Mary Kennedy, 12416 Woodthorpe Lane, Houston, TX 77024, (US)
LEGAL REPRESENTATIVE:
  Bedford, Grant Richard (9227881), London Patent Operation GE
    International Inc 15 John Adam Street, London WC2N 6LU, (GB)
PATENT (CC, No, Kind, Date): EP 1760657 A2 070307 (Basic)
                  EP 1760657 A3 070418
APPLICATION (CC, No, Date): EP 2006254624 060905;
PRIORITY (CC, No, Date): US 220011 050906
DESIGNATED STATES: AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES; FI; FR; GB; GR;
  HU; IE; IS; IT; LI; LT; LU; LV; MC; NL; PL; PT; RO; SE; SI; SK; TR
EXTENDED DESIGNATED STATES: AL; BA; HR; MK; YU
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0040/00   A I F B 20060101 20070110 H EP
ABSTRACT WORD COUNT: 176
NOTE: Figure number on first page: 4
LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:
Available Text Language Update   Word Count
    CLAIMS A (English) 200710   1049
    SPEC A   (English) 200710   7871
Total word count - document A   8922
Total word count - document B   0
Total word count - documents A + B   8922
INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
IPC + Level Value Position Status Version Action Source Office:
  G06Q-0040/00   A I F B 20060101 20070110 H EP
...SPECIFICATION in deal structuring, pricing, acquisitions, account
  management and portfolio management. The systems and processes utilize
  models, for example regression-tree models, that identify
  loan segments of differentiated loss characteristics and loss severity,
  and predict or forecast...

...the future. The systems and processes described herein enable a user,

such as a commercial lender, to predict a Loss-Given-Default (LGD)
for a portfolio of loans based on modeling generated from an
analysis of historical commercial loan performance data.
  The systems and processes facilitate, for example, electronic
submission of information using a client system, automated extraction of
information, and web-based reporting for internal and external
system users. A technical effect of the systems and processes described
herein include at least one of (a) recording measurements of key account
and risk attributes in a computer system, (b) recording the
variation in these key account and risk attributes for an
historical portfolio of borrowers over time in the computer
system, (c) consolidating account and risk measurements in a portfolio
data repository, (d) associating key account and risk attributes
with actual default and loss information (referred to as "performance
data") in a longitudinal study...

...e., over time) for an historical portfolio of borrowers, (e) correlating
predictive account and risk attributes (referred to as "loss
drivers") with actual default and loss severity outcomes linked to historical...

 20/3,K/5   (Item 5 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2009 WIPO/Thomson. All rts. reserv.

01657003   **Image available**
APPRAISAL EVALUATION AND SCORING SYSTEM AND METHOD
SYSTEME ET PROCEDE D'EVALUATION ET DE NOTATION D'EXPERTISE
Patent Applicant/Inventor:
 MAGRISSO Gwen, 550 Sheridan Square, Apartment 3B, Evanston, IL 60202, US,
   US (Residence), US (Nationality), (Designated for all)
 COON Kathy, 125 Clear Lake Road, Kemah, TX 77565, US, US (Residence), US
   (Nationality), (Designated for all)
 DORSEY Robert, 108 Eastwind, Oxford, MS 38655, US, US (Residence), US
   (Nationality), (Designated for all)
Legal Representative:
 RAMAGE Wayne Edward (agent), Baker, Donelson, Bearman, Caldwell &
   Berkowitz, PC, Commerce Center, Suite 1000, 211 Commerce Street,
   Nashville, TN 37201, US
Patent and Priority Information (Country, Number, Date):
 Patent: WO 200855226 A2-A3 20080508 (WO 0855226)
 Application: WO 2007US83215 20071031 (PCT/WO US2007083215)
 Priority Application: US 2006863788 20061031; US 2006867909 20061130
Designated States:
(All protection types applied unless otherwise stated - for applications 2004+)
 AE AG AL AM AT AU AZ BA BB BG BH BR BW BY BZ CA CH CN CO CR CU CZ DE DK
 DM DO DZ EC EE EG ES FI GB GD GE GH GM GT HN HR HU ID IL IN IS JP KE KG
 KM KN KP KR KZ LA LC LK LR LS LT LU LY MA MD ME MG MK MN MW MX MY MZ NA

NG NI NO NZ OM PG PH PL PT RO RS RU SC SD SE SG SK SL SM SV SY TJ TM TN
TR TT TZ UA UG US UZ VC VN ZA ZM ZW
 (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LT LU LV MC MT
NL PL PT RO SE SI SK TR
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
 (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 73195
International Patent Class (v8 + Attributes)
IPC + Level Value Position Status Version Action Source Office:
 G06F-0017/50...
Fulltext Availability:
 Detailed Description
 Claims
Detailed Description
... appraiser must provide explanatory comments regarding the reasons
 behind a greater than 6 month marketing time and how these
 factors may influence the subject property's value The system flags
 appraisals indicating "Over 6 months...do not contain same terms
 FNC-R-SCA-186-02 Quality of Construction: SUBJECT contains term
 BRICK and at least 2 of the first 3 comparables do not contain same
 term FNC-R-SCA-186-03 Quality of Construction: SUBJECT contains
 term CONC, BLOCK, BLK, WOOD, WD, FRAME, ALUMINIUM or VINYL and more
 than 1 of first three comparables contain term BRICK or STUCCO
 FNC-R-SCA-192-01 Quality of Construction: 2 of the first...

...UNDER CONSTRUCTION FNC-R-SCA-195-01 Actual Age: SUBJECT is greater than
 2 years old and more than 1 comparable contains term NEW or O
 FNC-R-SCA-195-02 Actual Age: SUBJECT is greater than 10 years old
 and any of the 1st 3 comparables contains terms NEW or O FNC-R-SCA...

...or SUPERIOR and minimum of 2 of the first 3 comparables do not contain
 same term FNC-R-SC A-2 10-01 Condition: 2 of the first 3
 comparables contain...

...or SUPERIOR and minimum of 2 of the first 3 comparables do not contain
 same term FNC-R-SCA-270-01 Functional Utility: 2 of the first 3
 comparables contain positive...Prior Sale/Transfer: COMPARABLES: Prior
 Sales Price is HIGHER than COMPARABLE' S PRICE reported in
 appraisal FNC-R-MKTVALUE-000-0 1 Opinion of Market Value: For
 PURCHASE TRANSACTIONS, the OPINION...

...comparables FNC-R-RECDATE-OOO-01 Date of Inspection and the Effective
 Date of the Appraisal: Contains date after the DATE OF SIGNATURE
 AND REPORT FNC-R-CA-102-01 Depreciation...

...Adjustment field in SCA does not reflect negative adjustment
FNC-R-CA-105-01 Depreciation: External: Field contains a value and
comparables do not contain same rating as SUBJECT or terms...

< removed unnecessary information>

...Contains terms: PRIDE, POOR, CRIME, BULLETS, GRAFFITI or DESIRABLE
FNC-R-N-096-01 Market Conditions: Contains terms: PRIDE, POOR,
CRIME, BULLETS, GRAFFITI or DESIRABLE FNC-R-S-0 12-00...

20/3,K/7   (Item 7 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
(c) 2009 WIPO/Thomson. All rts. reserv.

01243309   **Image available**
METHOD AND SYSTEM FOR ARTIFICIAL NEURAL NETWORKS TO PREDICT PRICE
MOVEMENTS IN THE FINANCIAL MARKETS
PROCEDE ET SYSTEME POUR RESEAUX NEURONAUX ARTIFICIELS DESTINES A PREVOIR
   LES MOUVEMENTS DE PRIX SUR LES MARCHES FINANCIERS
Patent Applicant/Assignee:
 CITIGROUP GLOBAL MARKETS INC, 388 Greenwich Street, New York, NY 10013,
   US, US (Residence), US (Nationality)
Inventor(s):
 BENZSCHAWEL Terry L, 710 West End Ave., Apt. #6F, New York, NY 10025, US,
 DZENG Chi, 355 South End Avenue, Apt. #31D, New York, NY 10280, US,
 BERMAN Gregory A, 301 Harrison Avenue, Highland Park, NJ 08904, US,
Legal Representative:
 MARCOU George T (agent), Kilpatrick Stockton LLP, 607 Fourteenth Street,
   N.W., Suite 900, Washington, DC 20005, US,
Patent and Priority Information (Country, Number, Date):
 Patent: WO 200550396 A2-A3 20050602 (WO 0550396)
 Application: WO 2004US38568 20041118 (PCT/WO US04038568)
 Priority Application: US 2003520659 20031118
Designated States:
(All protection types applied unless otherwise stated - for applications 2004+)
 AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM
 DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
 LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO
 RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW
 (EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IS IT LU MC NL PL PT
 RO SE SI SK TR
 (OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
 (AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW
 (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 9920

Main International Patent Class (v7): G06F-017/60
Fulltext Availability:
Detailed Description
... various transformations of daily S&P500, NASDAQ and C130E prices.
 Finally, the five fixed income variables were transforr-nations of
 daily Mortgage baserates, two-, five- and ten-year swap rates, and...

...year and ten-year constant maturity US Treasury yields. Thus, the total
 number of input variables was fifteen and the dependent variable
 for a given day, T, was the difference between the mortgage OAS on
 day T and twelve business days later (i.e., T+12).

 [0059] To construct learning and testing samples for the mortgage
 OAS neural network model, data for the 16 variables (I 5
 inputs and I output) were assembled from historical data recorded
 over a predetermined period of time; for example, from February 5,
 1988 to August 30, 2001. The data from February 5, 1988 through December
 31, 1996 is used to train the mortgage OAS neural network
 model (i.e., the learning sample). To construct the learning
 sample, each case (I 5 independent variables and a dependent
 variable for a given date) from the learning sample period was ranked...

 20/3,K/20   (Item 20 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2009 WIPO/Thomson. All rts. reserv.

00776244   **Image available**
SYSTEM AND METHOD FOR ELECTRONICALLY REVISING A FINANCIAL SERVICE PRODUCT
SYSTEME ET PROCEDE DE REVISION ELECTRONIQUE D'UN PRODUIT DE SERVICE
   FINANCIER
Patent Applicant/Assignee:
 ECOVERAGE INC, 1020 Mariposa Street, #1, San Francisco, CA 94107, US, US
   (Residence), US (Nationality)
Inventor(s):
 DEGUSTA Michael, 508 Missouri Street, San Francisco, CA 94107, US
Legal Representative:
 YI Susan C, Ritter, Van Pelt & Yi LLP, Suite 205, 4906 El Camino Real,
   Los Altos, CA 94022, US
Patent and Priority Information (Country, Number, Date):
 Patent: WO 200109800 A1 20010208 (WO 0109800)
 Application: WO 2000US21220 20000802 (PCT/WO US0021220)
 Priority Application: US 99146959 19990803; US 99146966 19990803; US
   99146949 19990803; US 99146958 19990803; US 99146964 19990803; US
   99146957 19990803; US 99146948 19990803
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
 AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB

GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA
UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 8830
Main International Patent Class (v7): G06F-017/60
Fulltext Availability:
  Detailed Description
Claim
... include definable and editable attributes and may be defi
  ned by a set of its attributes. Modules may be used so that an
  outside program simply executes the modules in any order desired by
  the programmer. A single module...

...a subset of all modules may be valid for certain dates or have common
  initial conditions. This facilitates the use of an admin tool that
  can manipulate all of the modules or a subset of all of the modules by
  taking advantage of the factors that these modules have in common.
  As previously mentioned a module is an encapsulation of code with
  attributes that collectively define a component of a process of
  financial services. It is optional 22...

...may be multiple modules for a concept, such as three modules for a car:
  make, model, and year. All of these modules associated with this
  particular concept may be placed in...

...and reused more conveniently then accessing every module and collection
  within the car collection each time those modules and collections need to be accessed.
...may be reused for the application for the property insurance. Rather
  than determining a second time what each module is related to, a
  collection may be used to take advantage of...

...collections. The following are examples of modules and collections that
  may be included in collections:
  ELEMENTS OF FRAMESET COLLECTION
  1 0 Sizes
  Layout
  ELEMENTS OF PAGE COLLECTION
  Title
  1 5 Text
  ELEMENTS OF CONTENT COLLECTION
  Title
  Text

Help
Repeats
Layout
Borders
Execute Dependency
There may be several...looked up for the selected state and insurance
type (step 800). All of these rating factors are multiplied
together to result in a net rating factor (step 802). A base rate...

...price for the customer (step 806). Although multiplication is used in
this example, these rating factors may be combined in any way such
as addition, subtraction, division or by any 1...

...I OA - 1 OB, collections can be included in other collections as well as
modules (elements). Examples of collections include a purchasing
master, quote request page, quote request frameset, quote questions...

...calculation, base rates rating, symbol rating, multiple vehicle rating,
multiple vehicle rating, affinity group rating, mature driver
rating, model year rating, and anti-theft rating. FIG. I 1 shows an
example of a screen shot of a quote manipulation tool. Examples of
variables that may be used to allow the potential customer to see
the effect of the...

...damage amount, comprehensive coverage, and collision coverage. A
potential customer may vary any of these variables to recalculate
the total premium quote for that customer. Figure 12 is a flow diagram...
...module (step 1210). The end date of the first module signifies the end
of the time period during which the first module is valid.
Accordingly, rather than editing the first module module at the specified
time period. An advantage of editing a module in this manner is
that the history of...

...the regulation becomes effective. Accordingly, potentially vast amounts
of work may be accomplished ahead of time on a predetennined
schedule rather than having to wait until the regulation changes become effective...

...or delete an existing module and the user is also given the option to
edit attributes of a module, members of a collection and select the
validity dates. A version display...

...available can be seen in the "available modules" section. The current
members (collections and modules (elements)) can be seen in the
"current members" list. A module from the available modules list...

...information regarding the validation dates. Accordingly, if a financial
services company wishes to determine what factors may contribute to
producing a desired result, the user can review the validation log to

analyze the history of what was in effect during an certain period of 30 time. For example, if a large number of customers signed up for a new financial services...

...via the validation log. Thereafter, the collections and modules that were in effect at that time can be pulled up by their validation dates. A method and system for providing a...

...however, the invention may be applied to any financial service, such as various types of loans. Accordingly, many modifications may be made by one of ordinary skill in the art without...

20/3,K/23   (Item 23 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
(c) 2009 WIPO/Thomson. All rts. reserv.

00745514   **Image available**
METHOD FOR CALCULATING CREDIT EVENT AND DEFAULT ADD-ON FOR SPECIFIC ISSUER RISK
METHODE DE CALCUL D'UN ACCROISSEMENT DES RISQUES D'EVENEMENT DE CREDIT ET DES RISQUES DE DEFAILLANCE RELATIFS A UN RISQUE EMETTEUR SPECIFIQUE
Patent Applicant/Assignee:
  THE CHASE MANHATTAN BANK, 270 Park Avenue, New York, NY 10017, US, US
    (Residence), US (Nationality)
Inventor(s):
  RESNICK Serge, Apartment 15F, 343 East 30th Street, New York, NY 10016, US,
  GOLDBERG Martin, 29 Blair Avenue, Metuchen, NY 08840, US,
Legal Representative:
  WEINER Samuel H (et al) (agent), Ostrolenk, Faber, Gerb & Soffen, LLP,
    1180 Avenue Of The Americas, New York, NY 10036, US,
Patent and Priority Information (Country, Number, Date):
  Patent: WO 200058887 A2 20001005 (WO 0058887)
  Application: WO 2000US6549 20000313 (PCT/WO US0006549)
  Priority Application: US 99282898 19990331
Designated States:
(Protection type is "patent" unless otherwise stated - for applications prior to 2004)
  AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
  GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
  MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA
  UG UZ VN YU ZA ZW
  (EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
  (OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
  (AP) GH GM KE LS MW SD SL SZ TZ UG ZW
  (EA) AM AZ BY KG KZ MD RU TJ TM
Publication Language: English
Filing Language: English
Fulltext Word Count: 10039

Main International Patent Class (v7): G06F-017/60
Fulltext Availability:
Detailed Description
... in this instrument's credit rating (including possible default of the
issuer) over a fixed time interval; and (2) potential changes
in the market value of the position resulting from each of these credit
events. For each equity position in the portfolio, the following are computed.

(1) a finite set of possible representative changes in the market value
of the position which lie outside the range of historical
distributions used for assessing market risk; and (2) probabilities
that these changes occur over the same fixed time interval as
used in the computation with respect to the debt instruments in the
portfolio. The event and default risk of a position is then I 0 modeled
as a discrete random variable whose probability distribution is
given by possible market value changes together with their probabilities.
Under the assumption of a causal relationship between same-issuer credit
events, the random variables corresponding to debt
positions with the same issuer are aggregated into one issuer subportfolio variable.

III. Text Search Results from Dialog - NPL

A.   Abstract Databases

? show files;ds;cost;logoff hold
File 471:New York Times Fulltext 1980-2009/Oct 26
        (c) 2009 The New York Times
File 139:EconLit 1969-2009/Oct
        (c) 2009 American Economic Association
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
        (c) 2002 Gale/Cengage
File 474:New York Times Abs 1969-2009/Oct 24
        (c) 2009 The New York Times
File 475:Wall Street Journal Abs 1973-2009/Oct 26
        (c) 2009 The New York Times
File 35:Dissertation Abs Online 1861-2009/Sep
        (c) 2009 ProQuest Info&Learning
File 65:Inside Conferences 1993-2009/Oct 26
        (c) 2009 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Sep
        (c) 2009 The HW Wilson Co.
File   2:INSPEC 1898-2009/Oct W3
        (c) 2009 The IET

Set   Items   Description
S1   754968   DEBT OR DEBTS OR OBLIGATIONS OR OBLIGATION OR LOAN OR LOANS
        OR DEBENTURE? ? OR DEBIT OR DEBITS OR INDEBTEDNESS OR LEND???
        OR BORROW??? OR EXTEND???(3N)CREDIT OR MORTGAGE? ? OR COMMER-
        CIAL()PAPER OR CP OR TERMLOAN? ? OR HOUSEPAYMENT? ? OR HOMEPA-
        YMENT? ? OR HOUSELOAN? ? OR HOMELOAN? ? OR MB
S2   754968   DEBT OR DEBTS OR OBLIGATIONS OR OBLIGATION OR LOAN OR LOANS
        OR DEBENTURE? ? OR DEBIT OR DEBITS OR INDEBTEDNESS OR LEND???
        OR BORROW??? OR EXTEND???(3N)CREDIT OR MORTGAGE? ? OR COMMER-
        CIAL()PAPER OR CP OR TERMLOAN? ? OR HOUSEPAYMENT? ? OR HOMEPA-
        YMENT? ? OR HOUSELOAN? ? OR HOMELOAN? ? OR MB
S3   190294   ANALYZ? OR ANALYS? OR SYNTHESI? OR APPRAIS??? OR ASSESS? OR
        INTERPRET? OR AUDIT??? OR MODEL OR MODELS OR MODELING OR MOD-
        ELLING OR EVALUAT? OR (FOURIER OR INTEGRAL()TRANSFORM?
S4   104190   VINTAGE OR MATURE OR OLD OR AGED OR AGING OR HISTORIC?? OR
        LONG()STANDING OR SEASONED
S5   224472   CALENDAR OR TIME OR TIMESPAN OR TIMESPANS OR SPAN OR SPANS
        OR TIMEPERIOD OR TIMEPERIODS OR INTERVAL OR INTERVALS OR TERM
        OR TIMING OR TIMELINE
S6   93560   EXOGENOUS OR EXTERNAL OR OUTSIDE OR AUTONOMOUS OR
INDEPEND-
        ENT OR UNRELATED OR UNCONNECTED OR UNMAPPED OR UNAFFILIATED OR
        SEPARATE OR DISCRETE OR DISTINCT OR STANDALONE OR STAND()ALO-

```
          NE OR (UN OR NON OR "NOT")()(RELATED OR CONNECTED OR AFFILIAT-
          ED OR ASSOCIATED OR RECOGNI?ED OR DEFAULT)
S7    167717   EFFECTS OR FACTORS OR QUALITIES OR ELEMENTS OR CHARACTERIS-
          TICS OR FEATURES OR ATTRIBUTES OR PARTICULARS OR PROPERTIES OR
          VARIABLES OR ACTIONS OR INFLUENCES OR EVENTS OR CONDITIONS
S8      1475   S3(3N)S4
S9       119   S2(10N)S8
S10      208   S5(5N)S6(5N)S7
S11        0   S9(S)S10
S12      192   S2(S)S3(S)S4(S)S5(S)S6(S)S7
S13        4   S8(S)S12
S14        2   S10(S)S12
S15       18   S2(10N)S3(10N)S4(10N)S5(10N)S6(10N)S7
S16       69   S2(20N)S3(20N)S4(20N)S5(20N)S6(20N)S7
S17       71   S13 OR S14 OR S15 OR S16
S18       44   S17  NOT (PY> 2000 OR PD= 20000223:20001231)
S19       44   RD  (unique items)
```

19/6/1   (Item 1 from file: 471)
03915930 587613990718
MUSIC; Round They Go Again, as Full of Fun as Ever
Sunday July 18 1999
Word Count: 1587

19/6/2   (Item 2 from file: 471)
03902303 979201990606
ART REVIEWS; Meaning Found in Layers, in Clusters, in Folk Life
Sunday June 6 1999
Word Count: 970

19/6/3   (Item 3 from file: 471)
03800194 489573980619
Russia Announces Intent to Ask I.M.F. for 10 to 15 Billion More
Friday June 19 1998
Word Count: 507

19/6/4   (Item 4 from file: 471)
03756003 127779980118
DIARY
Sunday January 18 1998
Word Count: 2330

19/6/5   (Item 5 from file: 471)

03673274 290017970326
Texas Is Told to Keep Affirmative Action In Universities or Risk Losing Federal Aid
Wednesday March 26 1997
Word Count: 1160

 19/6/6   (Item 6 from file: 471)
03014929 859195950302
CONSUMER'S WORLD; Sitting Down With a Tax Expert: Your Computer
Thursday March 2 1995
Word Count: 1158

 19/6/7   (Item 7 from file: 471)
02870416 385239941002
YOUR HOME; Reducing Property Taxes
Sunday October 2 1994
Word Count: 1118

 19/6/8   (Item 8 from file: 471)
02450686 967750920616
COMPANY NEWS; Vehicle Sales Rose 4.2% in Early June
Tuesday June 16 1992
Word Count: 574

 19/6/9   (Item 9 from file: 471)
01856599 029262890709
'Modern Ireland'
Sunday July 9 1989
Word Count: 359

 19/6/10   (Item 10 from file: 471)
01815536 223608890306
THE MEDIA BUSINESS; Malrite's Buyout Price Disturbs Wall Street Analysts
Monday March 6 1989
Word Count: 770

 19/6/11   (Item 11 from file: 471)
01006992 203076850109
G.M. STARTS SATURN CAR SUBSIDIARY
Wednesday January 9 1985
Word Count: 962

19/6/12   (Item 12 from file: 471)
00615898 022918831106
EXCERPTS FROM LETTER
Sunday November 6 1983
Word Count: 606

19/6/13   (Item 13 from file: 471)
00271818 111102810504
Market Place; Two From One At Engelhard
Monday May 4 1981
Word Count: 681

19/6/14   (Item 14 from file: 471)
00246030 030759810929
STOCK PRICES FALL STEEPLY ABROAD, BUT NEW YORK SHOWS STRONG RALLY
Tuesday September 29 1981
Word Count: 935

19/6/15   (Item 1 from file: 139)
397107
REVIEW OF: Debt and adjustment in the world economy: Structural asymmetries
   in North-South interactions
PUBLICATION DATE: 1996

19/6/16   (Item 1 from file: 35)
01753571 ORDER NO: AADAA-I9980014
Brazilian external debt in the 1990s in a historical perspective: The role
of short-term portfolio investment and the shifting character of the
Brazilian state during debt crises (Brazilian external debt in the twentieth century)
 Year: 2000

19/6/17   (Item 2 from file: 35)
01655041 ORDER NO: AAD98-38901
REALECONOMIK AND THE COLD WAR (WORLD WEALTH, MILITARY POWER)
 Year: 1998

19/6/18   (Item 3 from file: 35)
01626910 ORDER NO: AADNQ-24405
THE SPATIALITY OF ELDERCARE: TOWARDS A GENDERED GEOGRAPHY OF THE AGING
FAMILY
 Year: 1997

19/6/19   (Item 4 from file: 35)
01517944 ORDER NO: AAD96-39503
FINANCIAL LIBERALIZATION AND ACCESS TO CREDIT (DEVELOPING COUNTRIES)
 Year: 1997

 19/6/20   (Item 5 from file: 35)
01361880 ORDER NO: AAD94-18444
INTERNATIONAL RELATIONS AND NATIONAL POLICIES OF LATIN AMERICAN
BROADCASTING
 Year: 1993

 19/6/21   (Item 6 from file: 35)
01297649 ORDER NO: AAD93-19836
INDEPENDENT LIVING AMONG COMMUNITY-BASED ELDERLY: THE IMPACT OF SOCIAL
SUPPORT AND SENSE OF COHERENCE
 Year: 1993

 19/6/22   (Item 7 from file: 35)
01297044 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.
FINANCIAL INTERMEDIATION AND BUSINESS CYCLES
 Year: 1993

 19/6/23   (Item 8 from file: 35)
01282797 ORDER NO: AAD93-12212
MEASURING THE SUPPLY SIDE EFFECT OF ADJUSTMENT LENDING (INVESTMENT)
 Year: 1992

 19/6/24   (Item 9 from file: 35)
01265880 ORDER NO: AAD84-08959
AN ANALYSIS OF THE ECONOMIC IMPACT OF VARIOUS REVERSE-ANNUITY MORTGAGES
UPON A SAVINGS AND LOAN ASSOCIATION
 Year: 1983

 19/6/25   (Item 10 from file: 35)
01241101 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.
THE RISK AND RETURN CHARACTERISTICS OF REAL ESTATE INVESTMENT TRUSTS
(INVESTMENT TRUSTS)
 Year: 1992

 19/6/26   (Item 11 from file: 35)
01223640 ORDER NO: AADNN-66004

THE INTERDEPENDENCY OF THE FIRM'S CHOICE OF FINANCING INSTRUMENT AND
INVESTMENT DECISION
 Year: 1991

 19/6/27   (Item 12 from file: 35)
01207080 ORDER NO: AAD91-33410
INACTIVITY: TRANSITIONS INTO AND OUT OF IDLENESS (EMPLOYMENT, YOUTH
EMPLOYMENT)
 Year: 1991

 19/6/28   (Item 13 from file: 35)
01147239 ORDER NO: AAD91-07478
AGING IN THE BUDDING YEAST SACCHAROMYCES CEREVISIAE
 Year: 1990

 19/6/29   (Item 14 from file: 35)
01118606 ORDER NO: AAD90-25016
LABOR FORCE STATUS OF PUERTO RICAN WOMEN IN THE NEW YORK LABOR MARKET,
1985
 Year: 1990

 19/6/30   (Item 15 from file: 35)
01089454 ORDER NO: AAD90-02808
SYNCHRONOUS GROWTH IN FAMILY SYSTEMS: IMPLICATIONS FOR ADOLESCENT
PSYCHOPATHOLOGY
 Year: 1989

 19/6/31   (Item 16 from file: 35)
1078937 ORDER NO: AAD89-25442
ASSESSMENT OF THE PHENOMENA OF PHYSICAL ALTERATIONS PERFORMED ON LIMITED
AND AVERAGE INCOME GOVERNMENT SUBSIDIZED HOUSES UNDER THE OWNERSHIP
PROGRAM IN THE STATE OF KUWAIT (SUBSIDIZED HOUSING)
 Year: 1989

 19/6/32   (Item 17 from file: 35)
1053226 ORDER NO: AAD82-15439
AN INVESTIGATION OF THE ABILITY OF DIFFERING ACCOUNTING FRAMEWORKS ON THE
PREDICTION OF CASH FLOWS TO THE EQUITY INVESTOR
 Year: 1982

 19/6/33   (Item 18 from file: 35)

0989476 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.
APPLICATIONS OF STOCHASTIC MODELS OF INTEREST RATES
 Year: 1988

 19/6/34   (Item 19 from file: 35)
0983124 ORDER NO: AAD88-05168
A FORECASTING MODEL OF LOCAL GOVERNMENT FINANCES: A CASE STUDY
APPROACH--SYRACUSE, NEW YORK
 Year: 1987

 19/6/35   (Item 20 from file: 35)
0967771 ORDER NO: AAD87-22390
EXTERNAL DEBT AND THE GROWTH OF THE KOREAN ECONOMY
 Year: 1987

 19/6/36   (Item 21 from file: 35)
928677 ORDER NO: AAD86-21639
AN EMPIRICAL INVESTIGATION OF THE ACCOUNTING ESTIMATES OF LOAN LOSSES IN
THE BANKING INDUSTRY (AUDITING, ECONOMETRIC MODELING, INCOME SMOOTHING)
 Year: 1986

 19/6/37   (Item 22 from file: 35)
927967 ORDER NO: AAD86-19917
SIBERIAN MYTHOLOGY, FOLKLORE, AND TRADITION IN VALENTIN RASPUTIN'S
NOVELLAS
 Year: 1986

 19/6/38   (Item 23 from file: 35)
916388 ORDER NO: AAD86-11556
THEORY AND MEASUREMENT OF DETERMINANTS OF FARMLAND PRICE AND THE RATIO
OF RENT TO FARMLAND PRICE
 Year: 1985

 19/6/39   (Item 24 from file: 35)
915788 ORDER NO: AAD86-09786
AN INTERACTIVE FINANCIAL FORECASTING MODEL FOR MISSISSIPPI DELTA FARMING
 Year: 1985

 19/6/40   (Item 25 from file: 35)
880843 ORDER NO: AAD85-10191
A SCHOOL SYSTEM TEACHES COMPOSITION (1957-1982): A CASE STUDY (WRITING)

Year: 1985

19/6/41   (Item 26 from file: 35)
787851 ORDER NO: AAD82-22229
COMMITMENT TO AIDING AN AGED PARENT: AN EXAMINATION OF SOCIAL
PSYCHOLOGICAL EXPLANATIONS
 Year: 1982

19/6/42   (Item 27 from file: 35)
761302 ORDER NO: AAD81-25122
CHAMBER MUSIC FOR THE TRIO OF FLUTE, CLARINET, AND PIANO: A
BIBLIOGRAPHICAL AND ANALYTICAL STUDY
 Year: 1981

19/6/43   (Item 28 from file: 35)
759259 ORDER NO: AAD81-24357
A THEORY OF THE GOVERNMENT BUDGET PROCESS
 Year: 1981

19/6/44   (Item 1 from file: 2)
01428121
Title: A viable method of ultra long range weather prediction
Publication Date: April 1972
INSPEC Update Issue: 1972-008
Copyright: 1972, IEE

19/3,K/13   (Item 13 from file: 471)
DIALOG(R)File 471:New York Times Fulltext

00271818 NYT Sequence Number: 111102810504 (USE FORMAT 7 FOR FULLTEXT)
Market Place; Two From One At Engelhard
Robert Metz
New York Times, Late City Final Edition ED, COL 3, P 6
Monday May 4 1981
DOCUMENT TYPE: Newspaper LANGUAGE: English RECORD TYPE: Fulltext
SECTION HEADING: SECTD
Word Count: 681
...   have excellent management, "very productive" research and
development efforts, solid balance sheets with little long-term
debt, and are "leaders in their fields relative to market share and
quality of product positions...

... A second analyst, who asked not to be identified, was hopeful
about Engelhard's work with anticancer drugs...

... He said that it has been widely anticipated that the old company
would report lower earnings in 1981 -largely due to expected setbacks at Philipp. But...

... Mr. Butler, in a separate analysis of the prospects for
Philbro, also expects more consistent and predictable earnings as the
company becomes "very sizable" in 10 or more trading businesses with
different economic, political and geographical characteristics. He wrote:

19/3,K/16   (Item 1 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online

01753571 ORDER NO: AADAA-I9980014
Brazilian external debt in the 1990s in a historical perspective: The role
of short-term portfolio investment and the shifting character of the
Brazilian state during debt crises (Brazilian external debt in the twentieth century)
 Author: Niemeyer, Luiz Moraes
 Degree: Ph.D.
 Year: 2000
 Corporate Source/Institution: New School for Social Research (0145)
 Source: VOLUME 61/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
       PAGE 2848. 206 PAGES
 ISBN: 0-599-85710-2
    The objective of this dissertation is to trace some historical
patterns regarding the role of international short-term credits and
the role of the State during the major economics events involving the
external debt of Brazil in the twentieth century. This enables us to

better understand and evaluate the economic measures and events related to the 1990s external debt crisis. No attempt has been made to cover all aspects of the historic evolution of the Brazilian foreign debt. Rather, discussion is centered on two topics that we consider relevant for understanding the current period of the Brazilian external accounts.

The first of this two topics, is the degree to which capital inflow into Brazil was short-term (speculative) in selected historic periods—i.e., to see to what extent short-term resources financed the Foreign Exchange (FE) gap throughout these selected periods. Our thesis is that in the periods we studied that ended in debt crisis, speculative short-term capital flows had a substantial share in the financing of the FE gap. As we...

...second of these topics is the role of the State in the process of the external debt of Brazil. Specifically, our thesis is to find out if, historically, the State assumed...

...from a broad perspective, in economic subperiods classified as economically unstable in a given external debt cycle, the Brazilian State bailed out the risk of the private sector via the “nationalization” of the external debt. Moreover, contrary to the debt cycle of 1967–1982, the external debt “nationalization” of the 1990s follows a pattern similar to that in the external...

19/3,K/19   (Item 4 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2009 ProQuest Info&Learning. All rts. reserv.

01517944 ORDER NO: AAD96-39503
FINANCIAL LIBERALIZATION AND ACCESS TO CREDIT (DEVELOPING COUNTRIES)
 Author: CILESIZ, YESIM
 Degree: PH.D.
 Year: 1997
 Corporate Source/Institution: BOSTON UNIVERSITY (0017)
 Source: VOLUME 57/07-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
       PAGE 3168. 215 PAGES
    ...on even after the policies themselves are abandoned.
    To this end, a dynamic adverse selection model is employed, that encompasses several characteristics of credit markets in developing countries in a simplified context. Initially, a simple model is presented in which entrepreneurs, who differ with respect to how likely they are to...

...they do not have enough wealth to finance their projects, they have to resort to outside finance from lenders who cannot distinguish between different types of borrowers.
    Then, the model is extended to two-periods. Commitment and

non-commitment relationships are analyzed. Afterwards, financial liberalization is incorporated by allowing new borrowers into the market in the second period. The result is that, when long-term commitment contracts exist, new borrowers will be worse off than old ones if project returns and wealth are low, and deposit supply is inelastic. There are conditions that are most likely to prevail in developing countries where liberalization is deemed necessary.

The analytical results of the model show that the level of investment exceeds the socially efficient one. In order to achieve efficiency in the allocation of financial resources, it is necessary to tax either deposits or loans. Different taxes should be applied to new firms that the directed credit policies previously prevented...

19/3,K/23   (Item 8 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2009 ProQuest Info&Learning. All rts. reserv.

01282797 ORDER NO: AAD93-12212
MEASURING THE SUPPLY SIDE EFFECT OF ADJUSTMENT LENDING (INVESTMENT)
 Author: OWAKI, HIROKI
 Degree: PH.D.
 Year: 1992
 Corporate Source/Institution: UNIVERSITY OF HAWAII (0085)
 Source: VOLUME 53/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
       PAGE 4413. 186 PAGES
    ...however, supposed to be one of the most important objectives on which almost all adjustment lending has been concentrated during the last decade. The growth aspect of adjustment lending has recently been getting closer attention due to depressed investment performance.

...has been augmented by policy reforms which have been imposed on the recipient countries as conditions of adjustment loans. In order to estimate such an effect, a suitable econometric model will be developed. For this purpose, a standard neoclassical growth model with external financial flows will be modified through the introduction of either dummy variables or structural adjustment variables.
    Pooled regression analysis using cross-section and time -series data from recipient countries shows that in both the IMF-WB program and the...

...growth case, middle-income Asian countries showed expected, and hence encouraging, results--statistically significant positive effects, with lags. Assuming that there are no problems such as inadequate data on conditionality or insufficient control for autonomous microeconomic policy reform, this implies that factors that were specific and/or idiosyncratic to middle-income Asian countries, at least during the estimation period, impact the efficiency factor in the supply side of the economy concerned.

Historical, intellectual, and practical aspects of adjustment lending will also be discussed comprehensively.

19/3,K/24   (Item 9 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2009 ProQuest Info&Learning. All rts. reserv.

01265880 ORDER NO: AAD84-08959
AN ANALYSIS OF THE ECONOMIC IMPACT OF VARIOUS REVERSE-ANNUITY MORTGAGES UPON A SAVINGS AND LOAN ASSOCIATION
 Author: LANGDON, WILLIAM HAROLD
 Degree: PH.D.
 Year: 1983
 Corporate Source/Institution: GEORGIA STATE UNIVERSITY (0079)
 Source: VOLUME 45/01-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
        PAGE 237. 177 PAGES
    ...this study is to determine the impact on Return on Assets for a
savings and loan association when six types of RAMs are introduced at
three levels of funding and three...

... To accomplish the purpose, a computer model that simulates a
savings and loan association was constructed and validated using
historical data from ten associations covering the period 1973-1981.
This model accepts one exogenous variable, Net New Savings, and
produces a Balance Sheet, Income Statement, and Sources and Uses of Funds
Statement at six-month intervals.
    The introduction of the independent variables, type of
RAM, level of funding, and level of foreclosure into the model
produced 540 observations for the criterion variable, Return on Assets. The
design of the experiment is a three-way factorial design with repeated
measures; consequently a three-way analysis of variance with repeated
measures was performed. The results of this analysis indicate that
there are differences in the association's Return on Assets attributable to the...

19/3,K/25   (Item 10 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2009 ProQuest Info&Learning. All rts. reserv.

01241101 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.
THE RISK AND RETURN CHARACTERISTICS OF REAL ESTATE INVESTMENT TRUSTS
(INVESTMENT TRUSTS)
 Author: HAN, JUN
 Degree: PH.D.
 Year: 1992
 Corporate Source/Institution: MASSACHUSETTS INSTITUTE OF TECHNOLOGY (0753)
 Source: VOLUME 53/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL. PAGE 1991.

In this dissertation, I empirically investigated the risk and return characteristics of Real Estate Investment Trusts (REITs). In particular, I am interested in three issues: the...

...performance is measured against the security market line as defined by the Capital Asset Pricing Model (CAPM). The test results indicate that the performance of REIT portfolios was consistent with the security market line for the 1970-1989 period. However, REIT performance varied over time in the last two decades. Therefore, it is difficult, if not impossible, to predict the future performance of REITs based upon their historical performance.

Furthermore, a REIT return generating model is developed based upon the assumptions that a REIT's value is the sum of the values of its assets and is independent of its capital structure. The results of the statistical tests are consistent with the hypothesis...

...the returns on REIT stocks are weighted averages of the returns on REIT assets and debts. Ex post simulations also indicate that it is possible to replicate the risk and return characteristics of commercial real estate properties using equity REIT stocks and Treasury securities.

19/3,K/32   (Item 17 from file: 35)
DIALOG(R)File 35:Dissertation Abs Online
(c) 2009 ProQuest Info&Learning. All rts. reserv.

1053226 ORDER NO: AAD82-15439
AN INVESTIGATION OF THE ABILITY OF DIFFERING ACCOUNTING FRAMEWORKS ON THE PREDICTION OF CASH FLOWS TO THE EQUITY INVESTOR
  Author: TREBBY, JAMES PAUL
  Degree: D.B.A.
  Year: 1982
  Corporate Source/Institution: UNIVERSITY OF KENTUCKY (0102)
  Source: VOLUME 43/02-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
        PAGE 487. 84 PAGES
    ...Exchange and sixteen companies on the American Stock Exchange was examined through regression and correlation analysis for the ability to predict cash flow to an equity investor. In a supplemental test, sales, accounts receivable, and long-term debt were also tested for the ability to predict cash flow to an equity investor.
    Three income figures were tested. The first was the unadjusted historical cost figure from the Income Statement. The second and third income figures were the price...

... Two separate regression and correlation analyses were performed. One was for 1979 and 1980 while the other involved a one-year lag using the 1979 independent variables and the 1980 cash flow.

928677 ORDER NO: AAD86-21639
AN EMPIRICAL INVESTIGATION OF THE ACCOUNTING ESTIMATES OF LOAN LOSSES IN THE BANKING INDUSTRY (AUDITING, ECONOMETRIC MODELING, INCOME SMOOTHING)
 Author: GREENAWALT, MARY BRADY
 Degree: PH.D.
 Year: 1986
 Corporate Source/Institution: UNIVERSITY OF GEORGIA (0077)
 Source: VOLUME 47/06-A OF DISSERTATION ABSTRACTS INTERNATIONAL.
       PAGE 2223. 123 PAGES
    ...The subjective nature of accounting estimates exposes the investor
to increased business risks and the auditor to increased risk of
litigation. This study focuses on the estimation of loan losses in...

...equality of population variances. Support was found for the hypothesis
that the variability of the loan-loss provision increased after the
change to the judgmental method. This increase in variability was observed
both for a majority of the individual companies in the time-series
analysis and in the cross-sectional analysis.
       An econometric model which pools time-series and
cross-sectional data for 103 bank holding companies for the period 1976-1984...

...examine the second question. Based on t-tests of significance for the
regression coefficients, five independent variables were found
to be statistically significant. These variables reflect economic
conditions, the size of the loan portfolio, the
historical loss experience of the company, the level of earnings
before considering taxes or the loan-loss provision, and increased
outside pressure in conjunction with rising bank failure rates.
Variables reflecting loan mix or a leverage factor were not
found to be statistically significant. No statistical support was found for
the hypotheses of (a) differential auditor effects or (b)
differential regulator effects on the loan-loss provision.

B.   Full-text Databases

? show files;ds;cost;logoff hold
File 634:San Jose Mercury Jun 1985-2009/Oct 18
       (c) 2009 San Jose Mercury News
File 626:Bond Buyer Full Text 1981-2008/Jul 07
       (c) 2008 Bond Buyer
File 268:Banking Info Source 1981-2009/Oct W3
       (c) 2009 ProQuest Info&Learning
File   9:Business & Industry(R) Jul/1994-2009/Oct 24
       (c) 2009 Gale/Cengage
File 15:ABI/Inform(R) 1971-2009/Oct 24
       (c) 2009 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2009/Sep 30
       (c) 2009 Gale/Cengage
File 148:Gale Group Trade & Industry DB 1976-2009/Oct 07
       (c) 2009 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
       (c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2009/Sep 24
       (c) 2009 Gale/Cengage
File 621:Gale Group New Prod.Annou.(R) 1985-2009/Sep 16
       (c) 2009 Gale/Cengage
File 636:Gale Group Newsletter DB(TM) 1987-2009/Sep 30
       (c) 2009 Gale/Cengage
File 267:Finance & Banking Newsletters 2008/Sep 29
       (c) 2008 Dialog
File 624:McGraw-Hill Publications 1985-2009/Oct 26
       (c) 2009 McGraw-Hill Co. Inc
File 625:American Banker Publications 1981-2008/Jun 26
       (c) 2008 American Banker

Set   Items   Description
S1   8088397   DEBT OR DEBTS OR OBLIGATIONS OR OBLIGATION OR LOAN OR LOANS
          OR DEBENTURE? ? OR DEBIT? ? OR INDEBTEDNESS OR LEND??? OR BO-
          RROW??? OR EXTEND???(3N)CREDIT OR MORTGAGE? ? OR COMMERCIAL()-
          PAPER OR CP OR TERMLOAN? ? OR HOUSEPAYMENT? ? OR HOMEPAYMENT?
          ? OR HOUSELOAN? ? OR HOMELOAN? ? OR MBS
S2   1099146   S1(S)(ANALYZ? OR ANALYS? OR SYNTHESI? OR APPRAIS??? OR ASS-
          ESS? OR INTERPRET? OR AUDIT??? OR MODEL OR MODELS OR MODELING
          OR MODELLING OR EVALUAT? OR (FOURIER OR INTEGRAL)()TRANSFORM?)
S3   1099146   DEBT OR DEBTS OR OBLIGATIONS OR OBLIGATION OR LOAN OR LOANS
          OR DEBENTURE? ? OR DEBIT? ? OR INDEBTEDNESS OR LEND??? OR BO-
          RROW??? OR EXTEND???(3N)CREDIT OR MORTGAGE? ? OR COMMERCIAL()-
          PAPER OR CP OR TERMLOAN? ? OR HOUSEPAYMENT? ? OR HOMEPAYMENT?
          ? OR HOUSELOAN? ? OR HOMELOAN? ? OR MBS
S4   1099146   ANALYZ? OR ANALYS? OR SYNTHESI? OR APPRAIS??? OR ASSESS? OR

```
              INTERPRET? OR AUDIT??? OR MODEL OR MODELS OR MODELING OR MOD-
              ELLING OR EVALUAT? OR (FOURIER OR INTEGRAL)()TRANSFORM?
S5    298424   VINTAGE OR MATURE OR OLD OR AGED OR AGING OR HISTORIC?? OR
              LONG()STANDING OR SEASONED
S6    724141   CALENDAR OR TIME OR TIMESPAN OR TIMESPANS OR SPAN OR SPANS
              OR TIMEPERIOD OR TIMEPERIODS OR INTERVAL OR INTERVALS OR TERM
              OR TIMING OR TIMELINE
S7    482638   EXOGENOUS OR EXTERNAL OR OUTSIDE OR AUTONOMOUS OR
INDEPEND-
              ENT OR UNRELATED OR UNCONNECTED OR UNMAPPED OR UNAFFILIATED OR
              SEPARATE OR DISCRETE OR DISTINCT OR STANDALONE OR STAND()ALO-
              NE OR (UN OR NON OR "NOT")()(RELATED OR CONNECTED OR AFFILIAT-
              ED OR ASSOCIATED OR RECOGNI?ED OR DEFAULT)
S8    731311   EFFECTS OR FACTORS OR QUALITIES OR ELEMENTS OR CHARACTERIS-
              TICS OR FEATURES OR ATTRIBUTES OR PARTICULARS OR PROPERTIES OR
              VARIABLES OR ACTIONS OR INFLUENCES OR EVENTS OR CONDITIONS
S9    13020   S4(3N)S5
S10    1769   S3(10N)S9
S11    2286   S6(5N)S7(5N)S8
S12       0   S10(S)S11
S13    4714   S3(S)S4(S)S5(S)S6(S)S7(S)S8
S14     190   S9(S)S13
S15      10   S10(S)S13
S16       0   S11(S)S14
S17      22   S11(S)S13
S18     211   S3(10N)S4(10N)S5(10N)S6(10N)S7(10N)S8
S19      26   S9(S)S18
S20      57   S15 OR S17 OR S19
S21      29   S20 NOT (PY>2000 OR PD=20000223:20001231)
S22      23   RD  (unique items)


 22/6/1    (Item 1 from file: 268)
00363383  (USE FORMAT 7 OR 9 FOR FULLTEXT)
Bankrupt bank loan recoveries
Jun 1999
WORD COUNT:  03560


 22/6/2    (Item 2 from file: 268)
00350573  (USE FORMAT 7 OR 9 FOR FULLTEXT)
Credit risk rating at large U.S. banks
Nov 1998
WORD COUNT:  18287


 22/6/3    (Item 3 from file: 268)
00325177  (USE FORMAT 7 OR 9 FOR FULLTEXT)
```

Incorporating forward information in credit analysis
Fall 1997
WORD COUNT: 04739

22/6/4   (Item 4 from file: 268)
00278235 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Countdown to the new CRA
Dec 1995
WORD COUNT: 02108

22/6/5   (Item 5 from file: 268)
00244492 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Reengineering quality control
Aug 1994
WORD COUNT: 02723

22/6/6   (Item 6 from file: 268)
00242758 (USE FORMAT 7 OR 9 FOR FULLTEXT)
CRA reform: The coming collision
Mar/Apr 1994
WORD COUNT: 02819

22/6/7   (Item 1 from file: 15)
01139674 97-89068   ** USE FORMAT 7 OR 9 FOR FULL TEXT**
Electric M&A: A regulator's guide
Jan 1, 1996   LENGTH: 4 Pages
WORD COUNT: 2231

22/6/8   (Item 2 from file: 15)
00849078 94-98470   ** USE FORMAT 7 OR 9 FOR FULL TEXT**
The value discounts associated with historic facade easements
Apr 1994   LENGTH: 8 Pages
WORD COUNT: 4543

22/6/9   (Item 3 from file: 15)
00832178 94-81570   ** USE FORMAT 7 OR 9 FOR FULL TEXT**
Turning the tide at Whirlpool
Mar 1994   LENGTH: 4 Pages
WORD COUNT: 1517

22/6/10   (Item 4 from file: 15)

00733933 93-83154   * * USE FORMAT 7 OR 9 FOR FULL TEXT* *
Some potential applications of artificial neural systems in financial
management
Apr 1993 LENGTH: 4 Pages
WORD COUNT: 2710

 22/6/11   (Item 5 from file: 15)
00660323 93-09544   * * USE FORMAT 7 OR 9 FOR FULL TEXT* *
Business valuation fundamentals for planners
Oct 1992 LENGTH: 10 Pages
WORD COUNT: 8317

 22/6/12   (Item 1 from file: 148)
0019714712   SUPPLIER NUMBER: 53413389   (USE FORMAT 7 OR 9 FOR FULLTEXT)
U.S. HUD: Cuomo announces groundbreaking nationwide audit of housing
 discrimination around nation.
Nov 17, 1998
WORD COUNT: 1393   LINE COUNT: 00118

 22/6/13   (Item 2 from file: 148)
07816279   SUPPLIER NUMBER: 15237656   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Turning the tide at Whirlpool. (Whirlpool Corp.)
March, 1994
WORD COUNT: 1636   LINE COUNT: 00136

 22/6/14   (Item 3 from file: 148)
07513074   SUPPLIER NUMBER: 15728923   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Reengineering quality control. (mortgage banking)
August, 1994
WORD COUNT: 2972   LINE COUNT: 00251

 22/6/15   (Item 4 from file: 148)
04149200   SUPPLIER NUMBER: 08053321   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Capital labor substitution in municipal government.
Oct, 1989
WORD COUNT: 6134   LINE COUNT: 00495

 22/6/16   (Item 5 from file: 148)
04103470   SUPPLIER NUMBER: 07688798   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Matrix management in hospitals: testing theories of matrix structure and development.
Sept, 1989
WORD COUNT: 8901   LINE COUNT: 00788

22/6/17   (Item 6 from file: 148)
02363275   SUPPLIER NUMBER: 03646850   (USE FORMAT 7 OR 9 FOR FULL TEXT)
How to read those annual reports. (column)
Feb 18, 1985
WORD COUNT: 2051   LINE COUNT: 00159

22/6/18   (Item 1 from file: 275)
01671571   SUPPLIER NUMBER: 15074112   (USE FORMAT 7 OR 9 FOR FULL TEXT)
General quote/financial information services. (Buyers Guide)
Annual, 1994
WORD COUNT: 9531   LINE COUNT: 00831

22/6/19   (Item 2 from file: 275)
01598773   SUPPLIER NUMBER: 13758354   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Some potential applications of artificial neural systems in financial management.
April, 1993
WORD COUNT: 2899   LINE COUNT: 00236

22/6/20   (Item 1 from file: 621)
01646370   Supplier Number: 48461322 (USE FORMAT 007 FOR FULLTEXT)
National Auto Credit, Inc. Year-End Update
May 1, 1998
Word Count: 323

22/6/21   (Item 2 from file: 621)
01348277   Supplier Number: 46152385 (USE FORMAT 007 FOR FULLTEXT)
MGIC ANNOUNCES MORTGAGE SCORING MODEL; STATISTICAL MODEL THAT PREDICTS
 MORTGAGE FORECLOSURE TO BE AVAILABLE APRIL 1
Feb 15, 1996
Word Count: 2441

22/6/22   (Item 1 from file: 636)
02803693   Supplier Number: 45687486 (USE FORMAT 7 FOR FULLTEXT)
SALOMON JUMPS INTO PREPAY FRAY WITH NEW MODEL
July 24, 1995
Word Count: 716

22/6/23   (Item 1 from file: 267)
00003649
 The Subprime Auto Market: Has The Engine Cracked?
March 31, 1997
WORD COUNT: 1868
        (c) INVESTMENT DEALERS DIGEST All Rts. Reserv.

22/3,K/1   (Item 1 from file: 268)
DIALOG(R)File 268:Banking Info Source

00363383 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Bankrupt bank loan recoveries
Carty, Lea V; Hamilton, David T; Moss, Adam
Journal of Lending & Credit Risk Management, v81, n10, p20-26, Jun 1999
DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract
Fulltext
WORD COUNT: 03560
TEXT:
    ...   distributions. Because of its limitations, this approach was used
only to value new or amended debt instruments. A historical Moody's
rating or an estimated rating (based on a Moody's analyst's opinion
of the reorganized borrower's credit quality) on the new or amended
security was used to derive the discount rate. The discount rate was the
median yield for similarly rated debt instruments in the market at the time.
    In certain cases, some payments were valued based on appraisals
by Moody's analysts and independent, qualified agents. While
the subjectivity and limitations of this technique may have potential
effects on the study, Moody's historical expertise in
securities analysis and the bankruptcy process limits any distortions
introduced and enables us to conduct a meaningful study of loan recoveries.
    Discount rate. The third component, the discount rate, is defined in
relation to the terms of the original credit agreement. Hence, the discount
rate applied to any loan workout is the contractual lending
rate. In many cases, it was possible to determine this rate precisely. In
others, estimates...

22/3,K/11   (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

00660323 93-09544
Business valuation fundamentals for planners
Fodor, Gary; Mazza, Edward
Journal of Financial Planning v5n4 PP: 170-179 Oct 1992
ISSN: 1040-3981 JRNL CODE: JFN
WORD COUNT: 8317
...TEXT: they may have an edge on their larger competitors who may be more
subject to external macro-economic factors. However, any
business, regardless of its size, seldom operates in a vacuum.
3. BOOK VALUE AND FINANCIAL CONDITION
Most experts generally agree that because of the reliance on
historical costs stated book value seldom equals market value except
by coincidence. The real significance of...

...exhaustive study of the historical, current, and projected balance
sheets of the subject company to analyze trends in working capital,
liquidity, long-term debt, capital structure, and return on equity.
The analysis of historical balance sheets may reveal
acquisitions of products, facilities, or entire businesses, or whether there are...

 22/3,K/19   (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2009 Gale/Cengage. All rts. reserv.

01598773   SUPPLIER NUMBER: 13758354   (USE FORMAT 7 OR 9 FOR FULL TEXT)
Some potential applications of artificial neural systems in financial management.
Chang-tseh Hsieh
Journal of Systems Management, v44, n4, p12(4)
April, 1993
ISSN: 0022-4839   LANGUAGE: ENGLISH   RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 2899   LINE COUNT: 00236
...   subtasks, the interrelations among these subtasks are enormously
complex. ANS can be used to create models of segments of the
corporate financial environment. Such models may be static and
specific for a company at any given point in time. Alternatively, the
models may be dynamic with respect to changes in the financial
structure of the company over time. In either case, the models
should reflect the relations between the segmented models, other
financial and non-financial segments of the company, and the external environment.
...output could be the expected purchase or payment behaviors of the
customer given the input conditions. Training data would be generated
from analyzing historical behavior of customers.
    Such a system would be useful for such planning as bad-debt
expenses analysis, cyclical expansion and contraction of accounts
receivable, cash management, evaluations of capital investments,
asset and personnel risk management, and prediction of credit costs and availability...

 22/3,K/21   (Item 2 from file: 621)
DIALOG(R)File 621:Gale Group New Prod.Annou.(R)
(c) 2009 Gale/Cengage. All rts. reserv.

01348277   Supplier Number: 46152385 (USE FORMAT 007 FOR FULLTEXT)
MGIC ANNOUNCES MORTGAGE SCORING MODEL; STATISTICAL MODEL THAT PREDICTS
 MORTGAGE FORECLOSURE TO BE AVAILABLE APRIL 1
PR Newswire, pN/A
Feb 15, 1996
Language: English   Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 2441

TEXT:
MILWAUKEE, Feb. 15 /PRNewswire/ -- Mortgage Guaranty Insurance
Corporation (MGIC) today said it has developed a statistical model,
the MGIC Mortgage Score, that generates mortgage scores which
are more predictive of a mortgage's risk of foreclosure than
traditional credit scores. Effective April 1, MGIC will, through an
affiliate, make the scoring model available to lenders as a
software product. "The MGIC model considers the credit score, real
estate market conditions, and other borrower- and loan
-specific information in producing a highly predictive mortgage
score," said Curt S. Culver, executive vice president -- marketing and
field operations. "Because our model includes factors other
than just borrower credit, the mortgage scores it produces are
better at predicting the probability of a mortgage going into
foreclosure than traditional credit scores." An MGIC Mortgage Score
represents the probability of foreclosure within four years of origination
of a particular mortgage. MGIC's model renders a score of zero
to 1000, with a higher score indicating a lower probability of foreclosure
risk. Because factors other than the credit score are considered by
the model, a borrower with a low credit score may attain a
higher MGIC Mortgage Score than a borrower with a high credit
score. "Lenders who utilize the score should benefit from greater
efficiency, enhanced productivity, improved profitability, and a...

< removed unnecessary information>

 Q. In terms of its ability to assess
loan performance, how does the MGIC Mortgage Score compare to
the credit score? A. MGIC scored over 560,000 mortgages in an attempt
to compare the MGIC Mortgage Score to the traditional credit score.
Two lists were developed -- one ranking all 560,000 loans by credit
score, the other ranking the loans by MGIC Mortgage Score. The
two lists were then divided into 10 equal-sized lots of loans called
"deciles." Since all 560,000 loans were at least four years old
, some had gone into foreclosure. In the deciles where the loans
carried comparably low mortgage and credit scores, the list of
loans ranked by MGIC Mortgage Score had a higher proportion of
loans that had gone into foreclosure than the list ranked by credit
score. In the deciles where the loans carried comparably high
mortgage and credit scores, the list of loans ranked by MGIC
Mortgage Score had a lower proportion of foreclosed loans than
the credit score listing. Given this analysis, we feel the MGIC
Mortgage Score has a better ability to quantify mortgage risk
than the credit score alone. Q. Will use of the MGIC Mortgage Score
in underwriting result in more or fewer loan approvals? A. There is
no way of knowing this because it depends largely on how it is deployed.
What we do know, however, is that the ability of the MGIC Mortgage
Score to quantify risk will give mortgage lenders a powerful

underwriting decision-support tool and should help produce mortgages that will have a lower probability of going into foreclosure. The mortgage score will identify some loans with low credit scores as having a low probability of foreclosure; and it will identify other loans with high credit scores as having a high probability of foreclosure. As a decision-support tool, MGIC Mortgage Score can be used to provide underwriting direction, rather than underwriting decisions. Q. Why is development of this type of model important to the mortgage industry in a "big-picture" sense? A. It is important because it moves away from strict rule-based analysis and singular credit scores and allows our knowledge gained through review of historical mortgage performance development to be applied at origination. It is also important in that MGIC Mortgage Score can deliver to lenders greater efficiency, enhanced productivity, and great predictive power while requiring minimal data -- data that is...

...available at the point-of-sale where it can be most effectively used to improve mortgage lending processes. Q. What about fair lending issues? A. The scoring model does not consider race, sex, religion, age, disability, national origin, or other "prohibited bases" as established under the Equal Credit Opportunities Act or the Fair Housing Act. Furthermore, statistical assessment methodologies are inherently more consistent in their treatment of similar data sets./ /CONTACT: Geoffrey F...

...Director - Corporate Communications, of MGIC, 414-347-2681, or geoffrey cooper@mgic.com/ (MTG) CO: Mortgage Guaranty Insurance Corporation ST: Wisconsin IN: FIN SU: PDT TC-CS -- CLTH004 -- 6993 02/15...